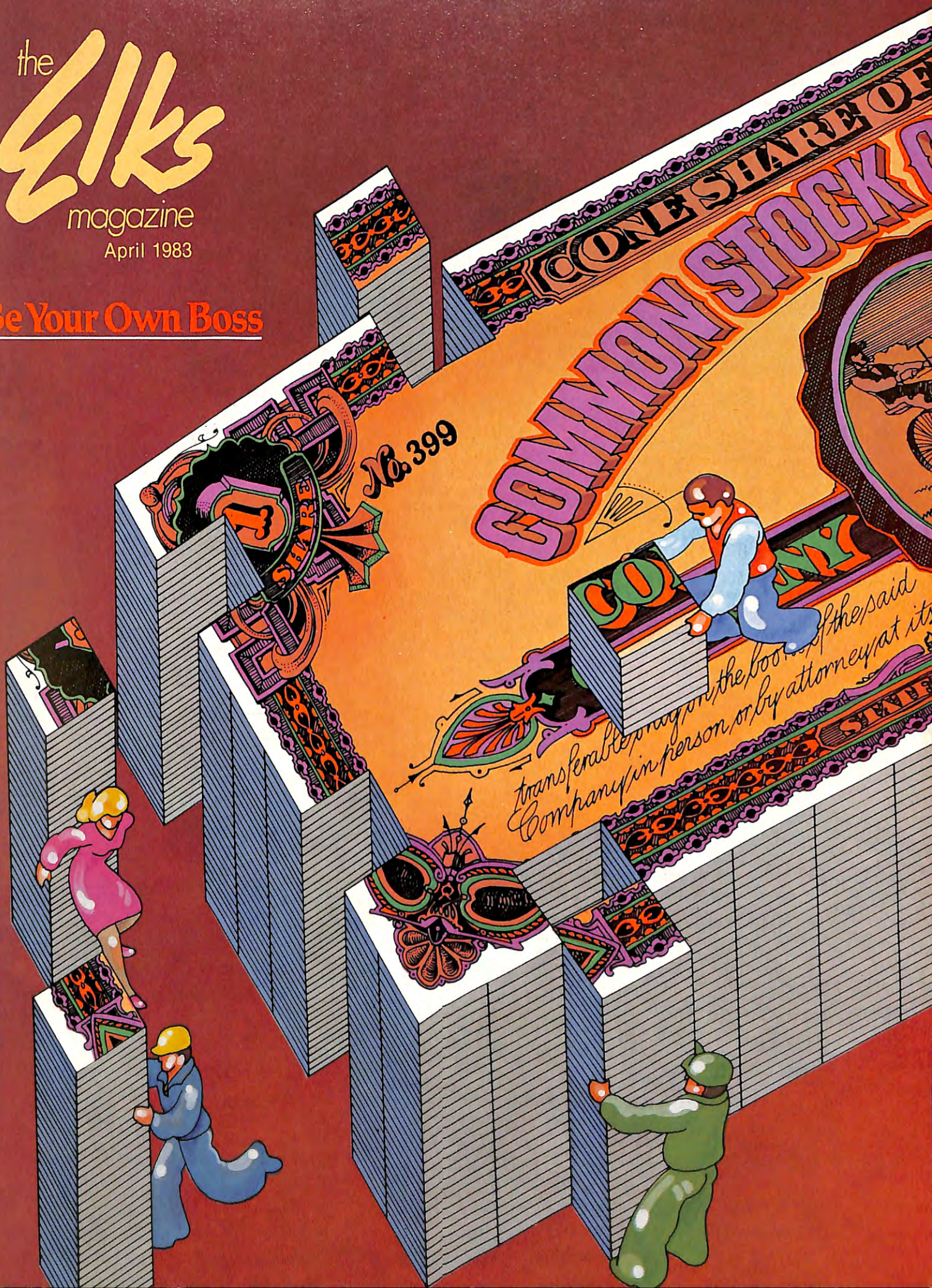


the
Elks
magazine

April 1983

Be Your Own Boss



Now! You Can Start Your Own "Million Dollar" Zoysia Lawn!



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Lakeland's **Famous** 30-Below-Zero Zoysia Takes Wear, Tear, Cookouts, Children's Games . . . After 30 Below Zero Winters, It Bounces Back Green, Thick, And Beautiful! Closest Thing to An Indestructible Lawn You Have Ever Seen!

Zoysia Lawn Wasn't Mowed Or Watered For A Month! Not A Weed In Sight!

If your family is like mine, you're squeezing every dollar to make sure you have enough to go around. And it looks like things are going to stay that way. One way to cut expenses is to cut the costs, and work, of lawn care. For example, a woman wrote about her zoysia lawn that she had mowed it only twice ALL SUMMER. She hadn't spent a cent on weed-killers. Not one cent for fertilizers. Yet her lawn was as green and weed-free as a pile carpet.

ZOYSIA LAWNS STAY GREEN THROUGH HEAT AND DROUGHTS

Let the scorching sun burn lawns around you into hay—your zoysia stays fresh and green, an emerald isle of beauty. I have yet to water my own zoysia lawn. One day I saw that my sprinkler had gotten cobwebs! In Iowa, a zoysia lawn was declared the area's "Top Lawn—nearly perfect." Yet this lawn had been watered only once that entire summer!

CUT YOUR WATER BILLS. SAVE THE WORK OF LAWN SPRINKLING. START A FAMOUS ZOYSIA GRASS LAWN NOW.

Weed-killing chemicals are NOT NEEDED for a weed-free Famous Zoysia Lawn

How is it possible that Famous Meyer Z-52 Zoysia stays weed-free without using expensive, risky chemicals? It grows so thick that crabgrass (weed) seeds don't get enough light to germinate!

Has Cut Mowing To Once A Month

Zoysia grows sideways, not just up like ordinary grass. It forms a thick, interwoven carpet of turf that keeps its well-groomed look weeks longer. It cuts your mowing by half, 2/3 or more!

No-Reseeding—Not Ever!—With Lakeland's Famous Zoysia

Plug in Lakeland Zoysia and never buy grass seed again. Zoysia lawns don't grow old; they just grow better. They sparkle under 100° heat. . . stay green through droughts. They resist diseases and insects which ruin ordinary grasses. After sharp frosts, they only give up their green color, then green up better than ever each following Spring. Famous Zoysia gives you the closest thing to an indestructible lawn you have ever seen.

Ends Washouts on Steep Slopes Perfect Where Other Grasses Do Poorly

Deep-rooted zoysia holds soil in place, stops it from washing away from slopes. It's your perfect answer for worn out or weedy areas, too.

In a typical newspaper article I read (quote): "upgrading your current lawn" requires the right selection of grass seed plus "regular applications of fertilizer (and lime where needed)." This article also said you need, "weed, insect and disease control." Sound familiar? Of course!

Why not forget all that work and expense, and plug in Famous Meyer Z-52 Zoysia? To upgrade your lawn with zoysia, don't dig it up. Just set plugs into holes in the soil a foot apart more or less. Let those plugs spread toward each other to form a carpet of solid turf. Growth is so vigorous it chokes out old growth you want to get rid of, WEEDS INCLUDED.

NO NEED TO DIG UP YOUR LAWN
PLUG IN Famous Z-52 ZOYSIA



From Coast to Coast People Write to Mike Senkiw, Agronomist.

From Hudson, N.Y., E. La-Roche writes how he planted plugs "in the worst possible place—clay with weeds and gravel. . . It formed a 4" thick carpet of grass. Not children, dogs, cats, rabbits, extremely hot sun or drought could kill it."

From Sacramento, Calif., J. M. writes how he bought our Zoysia "for a weed infested spot—it took care of the problem."

From Indiana, M.A. Low, Sr. writes how he visited a physician friend in Albert Lea, Minn. where he saw a "whole back yard was entirely in zoysia and it was beautiful. . . a deep green."

The success of many thousands of delighted Famous Zoysia owners awaits you. Prove it to yourself today.

Poor Soil? No Problem!

Our Famous Zoysia plugs are so vigorous we guarantee them to grow whatever your soil—from heavy clays to sandy sub-soils. You cannot lose.

IT'S SO EASY AND INEXPENSIVE TO START A MAGNIFICENT ZOYSIA LAWN

Start your own magnificent, perennial zoysia lawn with as few as 100 plugs. Just let your plugs establish solid turf. Then take up transplants and plug in other places to your heart's desire. Plugged areas grow right back into solid turf. Your supply of plugs is endless.

Prices and Bargains

If you plant more grass that sits there and struggles—or dies on you—you may not miss your work and money. It's the time you cannot recover! So please don't confuse Lakeland's 30-Below-Zero Zoysia with any ordinary turf offered as a "bargain." If our plugs cost a little more in the beginning, they remain, in the long run, the only true bargain for your lawn.

Order guaranteed Famous Zoysia plugs now, for delivery from our nearest shipping point. Your order will be sent at the earliest proper time to plant in your area.

Orders not accepted from Wash. or Ore. States. Meyer Z-52 Zoysia Grass was perfected by the U.S. Govt. and released in cooperation with the U.S. Golf Association.

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• Diseases Won't Kill It • Cold Won't Kill It
Even though we don't know your soil, we guarantee EVERY plug of Famous Z-52 Zoysia to live and grow in it. No ifs. No buts. Should any plugs fail to grow, just let us know within 60 days. We refund or replace them FREE. That guarantee clearly means that Famous Zoysia has to do everything we say—and more! Otherwise there's no way we could give you such unique protection.



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A Message From The Grand Exalted Ruler



Spring...the season of renewed growth and all new life; the symbol of eternal hope. In Elkdom, Spring is our season for a new lodge year and renewed dedication to the principles of our Order.

We resolve to do better than we have done before. We pledge our support to the youth of our nation. We guarantee that no veteran in a hospital will ever be forgotten. We dedicate ourselves to serving those less fortunate and to assist in the rehabilitation of handicapped children by helping them in casting off the chains of helplessness. We pledge our allegiance to the United States of America and all the communities in which there are Elks and their families.



Yes, like all newborn things, we are anxious to spread our wings and take flight—with the hope and faith that the new lodge year will be one that will bear the fruits of our plans and labors.

The success of any lodge year depends on the rededication of every member. Each member must be willing to assume his share of the responsibility for the overall success of his lodge. Your officers must have your support in order for your lodge to grow and prosper. When all members are dedicated to the success of Elkdom and its endeavors, it really doesn't matter what season it is, because, like the song says, "It Might As Well Be Spring."

Marvin Lewis

Marvin M. Lewis

6 Be Your Own Boss!

A growing number of employees today are getting together and buying out their companies.

Alan Darling

16 Just Around the Corner

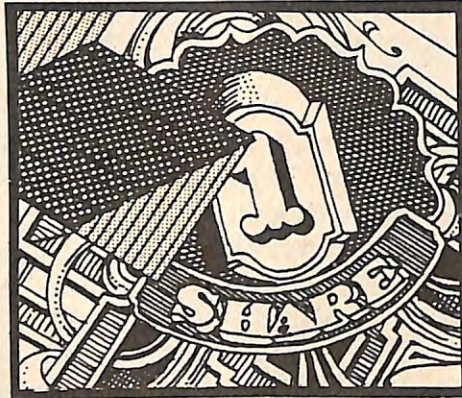
Coroners in 39 states are not required to have medical degrees or any experience in scientific crime detection.

William E. Miles

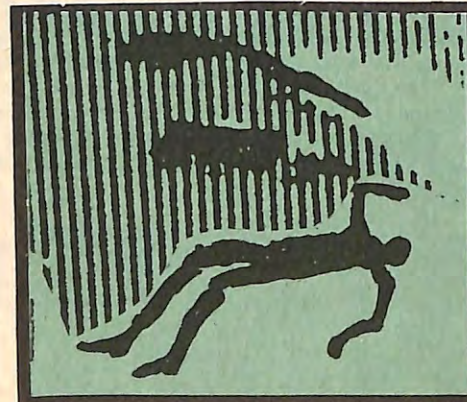
24 The Mason-Dixon Line

The historic Mason-Dixon Line is undoubtedly one of America's most unique and complicated interstate borders.

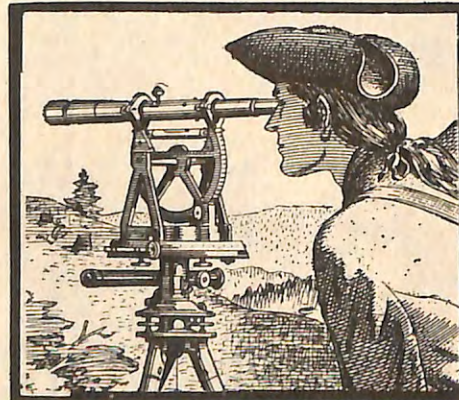
Bob Karolevitz



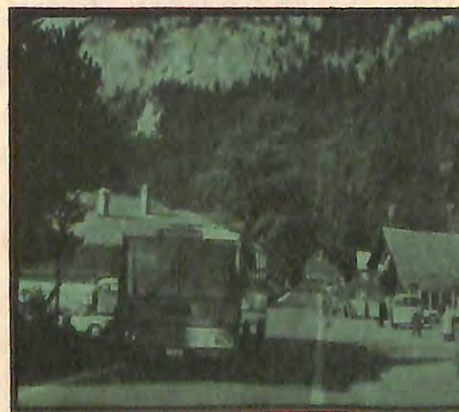
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Illustration by Jim Lavengood

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LETTERS

• We all are absolutely desperate for a restructured, and simplified, tax system. As a small businessman, I spend too many hours with my accountant. After I pay him—and my clerk for record keeping—I hardly have any money left for the tax shelters he suggests—Keogh, IRA, etc.

That's why I especially enjoyed reading John Behrens' "It's Your Business" column, "Choosing A Good Tax System" (December, 1982/January, 1983). I appreciate the depth he brings to his writing, plus I particularly like his coverage of "opposing viewpoints" to GIT's proposal.

Mr. Behrens shows us there are real alternatives and spurs us to look harder at what our representatives are up to in Washington. Keep up the good work.

C. Edward Perkins
Clinton, NY

• I applaud your article, "Drunk Driving: How Bad Is It?" printed in the December, 1982/January, 1983, issue of *The Elks Magazine*, authored by Phyllis Zauner. The issue of drunk driving has been a very real concern of both Oklahoma PTA and National PTA for quite some time. The article in your magazine certainly helps to bring this problem to the attention of the public and, hopefully, will result in preventative measures taken against drunk driving offenders.

Pat Henry, President
Oklahoma Congress of
Parents and Teachers
Lawton, OK

• We would like to thank you for the excellent work you do to put *The Elks Magazine* out. The article on Drunk Driving was an especially enlightening and informative article on the subject. One of the best. Keep up the good work. We look forward to receiving your magazine.

Bruce Mortineau
Laura Matwijec
Rome, NY

• After reading the article Drunk Driving, I did not have to realize how bad it is. While traveling weekends to see my fiancée I was arrested for D.W.I. (Driving While Intoxicated) in the state of Maine. I am thankful for that Maine state trooper for saving my life and possibly other people's lives and property.

It could be a very sobering experience for someone to read and reread all the statistics in that article.

Brendan T. Dooley
Medford, MA

• The February, 1983, article on "Early American Dentistry" by Jolinda Osborne was one of the most entertaining items I have had the pleasure of reading.

The author's account of the innovation of anesthesia by Dr. Horace Wells of Hartford in 1844 reminded me of an obscure tidbit of information.

Dr. Wells witnessed an exhibition on the effects of nitrous oxide in 1844. I believe I know who conducted that demonstration.

In 1832, a young man from Hartford went on tour exhibiting the effects of nitrous oxide in order to raise money to manufacture an innovative item he'd invented. He used the name "Dr. Coult," and became successful enough to finally open his first factory in Patterson, NJ, in 1836. This man was actually Samuel Colt, inventor of the first successful revolving handgun. The Colt revolver became the famous "sixgun" of the Wild West.

Samuel Colt demonstrated the "laughing gas" simply to raise funds. It took a concerned dentist such as Dr. Wells to realize the potential of the gas in oral surgery. Colt achieved his goals and revolutionized the arms industry, while Dr. Wells committed suicide and died in obscurity.

These men, in different ways, are both American heroes. It is a shame that only Sam Colt achieved fame; but our history is full of similar paradoxes.

David Spiwak
Catawissa, PA

• Thank you for the article, "To The Best People On Earth" (February, 1983), by Dorathy E. Brohl. It was wonderful. I am sure it will receive a great review—from the older Elks especially. They appreciate the old memories.

I have albums and about 400 different Elks post cards. I have one made of balsa wood, with the photo of the sender in an oval. Also five made of leather. Some of them contain good humor, and over a 100 are novelty types. The balance are of Elks homes, mostly the original ones.

I also have over 1,300 different Elk items from 1930 back—including the first badge made in 1872.

One of my prizes is a scrapbook from the years 1885-86, with some real goodies. I am 70 years old, and it has been a real pleasure for me to collect these items and a honor to show them. By far my greatest pleasure is when I show them at our Elks National Home, in Bedford, VA. Those Brothers really enjoy them.

J. E. Galen
Ephrata, PA

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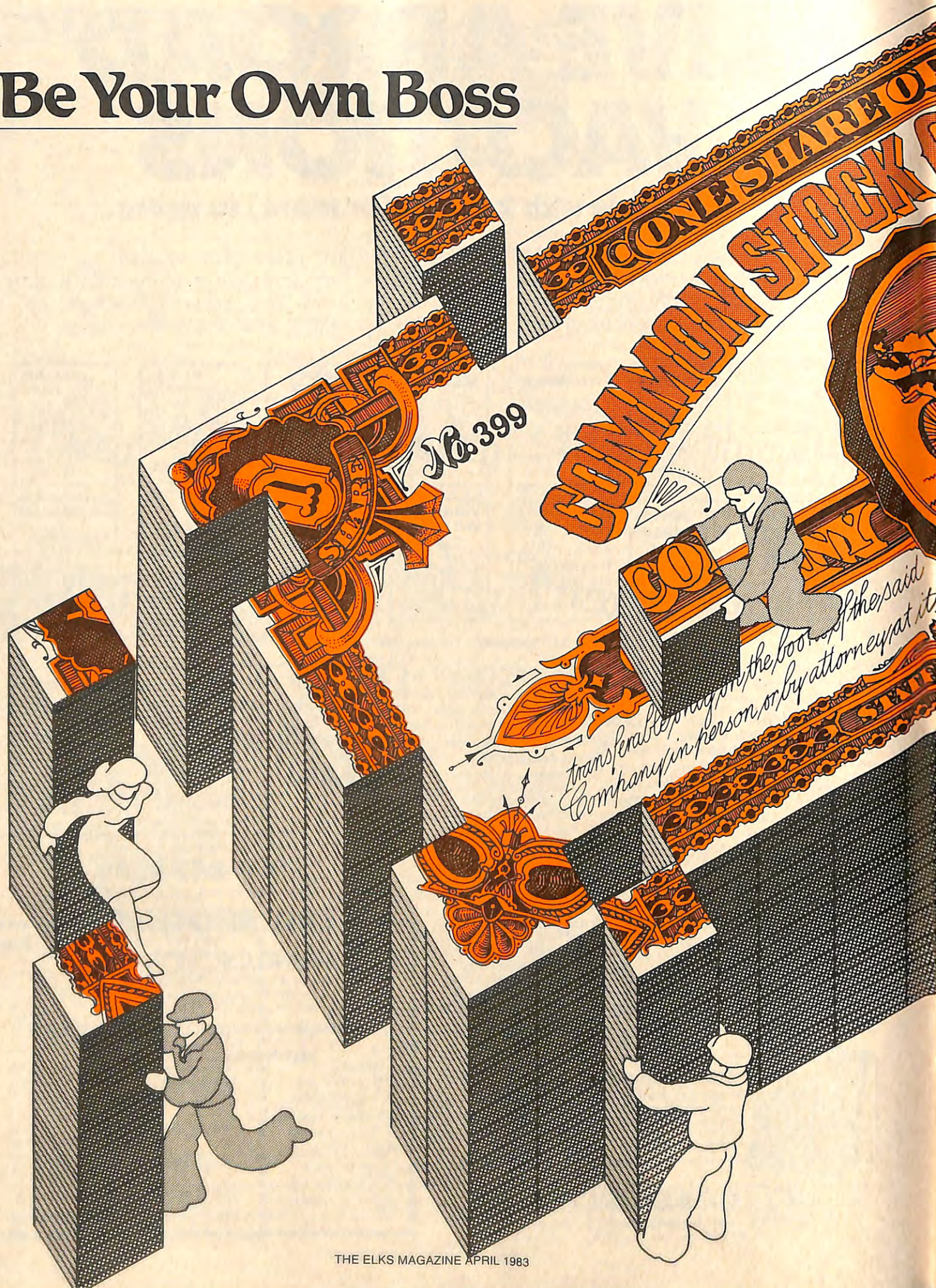
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Be Your Own Boss



by Alan Darling

In 1975, Cluett, Peabody and Company was preparing to shut down its Saratoga Springs, NY, fabric manufacturing plant. It was no longer profitable. Like most people, the employees at this plant didn't want to see the place where they had spent years working close its doors. They didn't want to become statistics, simple additions to this country's unemployment lines. Unlike most people, however, they weren't willing to sit back and take it on the chin. Led by Donald Cox, who was running the plant at the time, the employees combined forces and purchased the plant from Cluett Peabody. Today, each employee at Saratoga Knitting Mills, the name they adopted for their plant, has a stake in everything their company does.

A growing number of employees today are getting together and buying out their companies. Some are tired of seeing the boss raking in all the profits while they sweat it out on the shop floor all day and get blasted regularly by inflation. Others are simply frightened. They don't want to see their jobs, and possibly their pensions, disappear when their employer shuts his doors for good. Some are idealists and wonder why they can't become formal partners with the people they work side-by-side with every day. Each employee could conceivably become his own boss. But it rarely turns out to be as simple as they thought it would be.

Thousands of companies across the country have stock giveback programs and partial employee stock ownership plans (ESOP). Employees have a majority interest in only a few hundred of these firms, however. In addition to these majority employee-owned firms, there are also several hundred employee cooperatives, a somewhat different type of company that is completely owned and controlled by its employees.

Most of the ESOP employee-owned firms do not give their employees a great

deal of operating control. At most, the employee does not get to vote on company policy or for the firm's board of directors until he becomes fully vested, which usually takes 10 to 15 years. The employee is given one vote for each share of stock he owns, rather than one vote per person, under this system.

The purchase of Saratoga Knitting Mills from Cluett Peabody, like most employee buy-outs, was no simple matter. There was no way that the firm's 62 employees could contribute enough money to buy the plant; and why would any bank put money into a plant whose parent company had decided was unprofitable? After months of promising, dealing and hair-pulling by quite a few people, loans were obtained from the New York Job Development Administration and the New York Business Development Corporation. The employees put up \$120,000, and additional stock was purchased by interested local people. Some employees were unable to buy any stock. Some mortgaged their houses, cars and dug deep into their savings to help keep the plant running.

The firm was soon back on its feet, and those who had bought stock were able to sell it at a 100 percent profit after two years. The firm's volume nearly doubled in its first year of independent operation.

Today, 65 percent of the company's stock is held by the employees' ESOP trust fund. In this trust, each employee has a certain number of shares in his name, as well as a certain amount of money, and the number of shares he holds increases with every year of service. The trust will act as the employee's pension when he retires. After 11 years, an employee is fully vested and able to vote for the company's board of directors. Because Saratoga Knitting Mills was created in 1975, no employee will be fully vested until 1986, so the employees don't have full control of their company. The employees do have some input into the

company's system, however. Two employees are elected by the work force to serve on the seven-member board of directors, which steers the company.

In the employee cooperatives, on the other hand, the employees are given quite a bit of control over their companies. Each person is given one vote, rather than one vote for every share of stock he owns, and is allowed to begin voting as soon as he becomes a member of his co-op. There is usually a short probationary period before the employee becomes a member.

Co-ops in the United States date back to the 19th century, and these have tended to be organized along industry lines. There was a string of barrel-making co-ops in Minnesota in the mid-1800s, and there were also quite a few iron foundry co-ops in that century. The most successful of the cooperatives operating today are the plywood cooperatives of the Pacific Northwest. The first of these started in the 1920s, and there are now about a dozen or so in operation.

Astoria Plywood was created in 1950 by a group of lumber and plywood workers who wanted to try running a mill on their own in Astoria, OR. Each employee purchased one or more shares in the company, and thus was given the right to vote for the company's board of directors. The board, which consisted of seven employees, selected the corporate management.

Thirty years later, Astoria Plywood is run in pretty much the same way. The seven-man board of directors sets long-term company policy and goals, and approves the policies of the management it selects. Each shareholder, be he a foreman or a janitor, is paid the same, \$10.80 an hour. The shares, which originally cost \$1,000, have skyrocketed into the \$75,000 or \$80,000 range. This had made it a bit difficult for new employees who want to begin working at Astoria. Buying a share, the equivalent of buying a job, now costs as much as, or more than,

Be Your Own Boss!

a house. Shares are usually purchased on long-term payment plans, with down payments going as high as \$20,000 and payment often lasting ten or 15 years. Thus, the shareholder looks at his share as a type of second pension plan that he will draw from when he retires.

The results have been pretty good. When the lumber industry was sturdy, the employees were making as much as \$30,000 or \$40,000 a year. Productivity has been much higher in the plywood co-ops. Today, however, the plywood industry, like the entire construction industry, is flat on its back. Astoria Plywood is still running smoothly. While many union lumber employees are now unemployed, the employees at Astoria Plywood have stuck together and kept their firm running. Overtime has been cut back, and the pay scale was cut from \$12 an hour to the present \$10.80 in late 1981. But the men still have their jobs.

The attitudes of the employees remain optimistic. Turnover is small and loyalty is still high. "The employees own the company, so they work a hell of a lot harder," says Elmer Brown, the co-op's general manager, a non-shareholder. "The person who has part ownership in it has a lot more interest in it," says Don Webb, who runs the saws in the mill when

he is not acting as the vice-president of the co-op's board of directors. "They'll work harder. When you have a lot of money invested, you're a lot more concerned with what takes place than if you're just working for somebody. The new employees are paying money every month for their shares, for as long as ten or 15 years. They're not looking at it from a day-to-day or a month-to-month operation."

Although they are just beginning to make a dent in North America, employee-owned firms have been thriving in Europe for years, where in some places they have developed into more than simple workplace operations. The best-known example of these is Mondragon, a cooperative community of 15,000 workers. Mondragon was started in 1956 by a priest in a depressed, high-unemployment area in the Basque region of Spain. The focus of Mondragon is its network of 100 industrial co-ops. In addition to these, however, they have created housing co-ops, agricultural co-ops, consumer co-ops and a cooperative schooling system. Mondragon also maintains a central bank that helps finance many of the co-ops' endeavors. They also have a record that is close to perfect.

"Mondragon is an enormously successful example of what cooperatives can do," says David Ellerman, staff economist for the Industrial Cooperative Association, a private consulting group that

develops co-ops in the United States. "In fact, it's the most successful in the Western world by no shadow of a doubt. The employees make more money than others in their region and have control over their work. They've started 100 co-ops and have had only one failure, which is unheard of in the small business sector, where typically, four out of five firms fail within five years. In the recent recession they haven't even had any layoffs. They've simply stopped bringing people on and have had to shift some people between firms."

The lone failure in the Mondragon network has been a fisherman's co-op, a stride away from their standard industrial co-op. Companies today can join the Mondragon community if they are willing to make some concessions, foremost of them being that they must become a cooperative. The employees have a great deal of input into the system, and regularly, the workers or their representatives get together to decide how much everyone will get paid or how much should be demanded of a given co-op firm. Unlike the U.S. plywood cooperatives, share values do not appreciate over the years. Each employee pays a membership fee of approximately \$5,000. Rather than distribute profits annually at the end of the year, these and other rewards for productivity are placed in internal savings accounts, from which the employees draw when they retire.

Even though these reports of successful co-ops occasionally buzz across their desks, few employers in the United States would have enough trust in their employees to turn the reins over to them. In fact, many of the ESOP firms have created systems that stop their employees from getting too much power. Donald Cox, the current chairman of Saratoga Knitting Mills and the architect of their employee buy-out, does not believe that his employees are quite ready to take over the workplace.

"The ordinary hourly employee is not thinking ten years out," says Cox. "When I tell them, 'You own this company,' I get, 'So what?'"

"It's a little difficult for the guy on the floor who's making \$6 or \$7 an hour to think in terms of hiring a guy in New York for \$100,000 to work the garment district; but that's what's necessary if you want to be successful in this business, because you have to have that class of professional in that particular situation. An employee-owned firm, if it does not have the necessary background and knowledge to elect professionals to run the company, will go broke.

"I do see us moving towards a company that's more participative in the sense that the employees will have more control over their immediate environment, however. But for right now, I don't think that having the employees run the company would

(Continued on page 21)

RETIRE

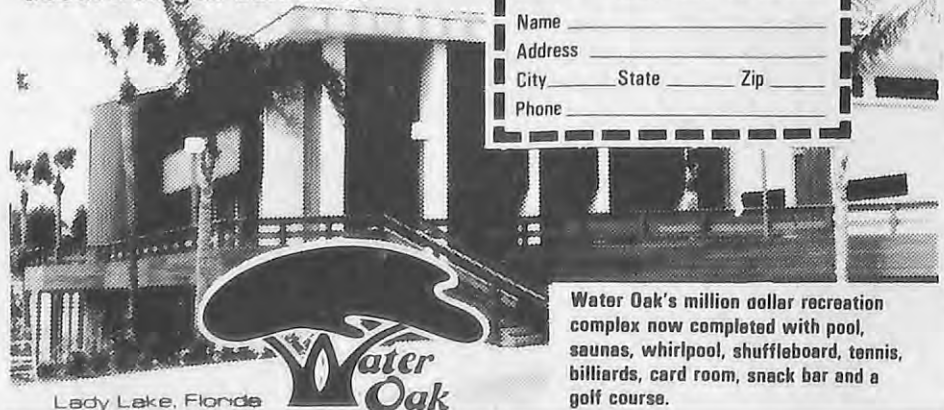
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Miami, FL.

NEWS OF THE LODGES

MIAMI, FL. Florida Elks kicked off the 50th anniversary celebration of their Major Project, the Harry-Anna Crippled Children's Hospital, with a beautiful "Carousel" float in the King Orange Bowl Parade on New Year's Eve in Miami. The float was seen by 600,000 persons in Miami and an estimated 30 million TV viewers nationwide.

SP Carl Vaughn and Jim Oliver, administrator of the hospital, rode at the front of the float. Two crippled children selected from hospital patients—Laurie McKee, 13, and Sylvester Allen, 8—also rode on the float. They were attended by Nurse of Honor Sandra Burns from South Miami Hospital.

CLIFTON FORGE, VA. Lodge recently celebrated its 75th anniversary. The event was attended by many Grand Lodge and state dignitaries, including GER Marvin M. Lewis and his wife Gerry; PGER and State Sponsor Edward McCabe and his wife Maggie; the entire Board of Grand Trustees; SDGER Alex Harman, Jr.; and Doral Irvin, executive director of the Elks National Home; as well as a large number of Clifton Forge Lodge members and their ladies.

CHULA VISTA, CA. The Vagabond Camping Group of Chula Vista, CA, Lodge hosted 75 recreational vehicles at their January hoedown. Campers from the South Coast District's nine lodges gathered on the Chula Vista Lodge parking lot for a long weekend of festivities.

The Western theme was evident as Brothers and their ladies enjoyed a Western band Friday and Saturday nights. Days were spent



in a social atmosphere of fun and games, which included horseshoes, bocci ball and pinochle tournaments.

All Elks are invited to use the Chula Vista lot facilities when traveling in the Southern California area. Travelers may contact the lodge secretary at (619) 421-2011.

BOONVILLE, NY. ER George Storey and nine PERs of Boonville, NY, Lodge recently took part in a mortgage-burning ceremony. This mortgage was paid off eight years ahead of time.

SAN ANTONIO, TX. Lodge's First Annual Youth Baseball Coaches Clinic was a great success. Burt Hooton, Los Angeles Dodger pitcher, was the guest speaker.

Over 200 Little League, Pony League, and CYO coaches, league presidents, and both San Antonio Little League Directors attended. Six area high-school baseball coaches gave talks on fundamentals, handling youth teams, respect for parents and church, and getting a good education regardless of athletic ability.

The program was dedicated to the late Gordon "Bill" Terrell, who in his 32 years as an Elk was a driving force in Elks Youth Activities Programs. Director of the clinic was Merlin Dean, chm. of the Youth Activities Committee of San Antonio Lodge.

HAYWARD, CA. Lodge distributed \$2,000 worth of food and personal items to three organizations in the area. To the Salvation Army, the lodge donated \$500 in food; to the Veterans Home in Yountville, \$750 in personal items; and to the VA Hospital in Livermore, \$750 in personal items. Funds for the project came from the Bingo Committee.

TROY, NY. Lodge raised over \$5,000 at its Cerebral Palsy Auction and Ball. At the auction there was a huge supply of gifts obtained by the Elks' ladies from over 200 donors. Brother Vince Kendrick, a professional auctioneer, volunteered his services for the lodge's auction.

Another \$2,000 was received by the lodge through donations, and another substantial sum was raised at a subsequent pancake breakfast.

BROWNWOOD, TX. The Elks' ladies of Brownwood, TX, Lodge made 56 lap blankets for 50 residents of a local nursing home and six relatives of lodge members living in other nursing homes. Several of the ladies presented the blankets to the nursing home, visiting with the residents and answering their questions about the lodge's charity work and the Texas Elks Foundation for Handicapped Children.

ARCADIA, CA. Lodge, "The Horsey Set," recently donated a trophy to jockey Fernando Toro (second from left) in recognition of his 3,000 career winners. Taking part in the presentation were (from left) Dick O'Shaughnessy, organizer of the event; jockey Bill Shoemaker, who has more than 8,000 career winners himself; and Hans Beck.



Arcadia, CA.

SANTA MONICA, CA. By order of ER Louis Gaumond, the Santa Monica, CA, Lodge ritual flag has been retired and will be honorably disposed of by burning in the local crematory.

This is attributed to an unfortunate incident which occurred at a recent lodge meeting. When the esquire was returning the colors to the leading knight's station, for some unknown reason the staff separated at the joint and the flag fell to the floor.

Since it could no longer be said, "To you is returned the flag of our country unsullied," ER Gaumond decreed that the flag should be retired.

CORDOVA, AK. Can you imagine spending \$20,000 and traveling 2,000 miles to participate in a high-school basketball tournament? That's exactly what schools from Bethel, Sandpoint, and Yakutat, AK, did in order to have their boys and girls teams participate in the First Annual Cordova Elks Tipoff Tournament, sponsored by Cordova, AK, Lodge, and hosted by Cordova High School.

Basketball is a big sport in Alaska, and fans in the fishing community of 2,500 packed a 1,300-seat gym for three nights to witness an eight-team round-robin tournament that culminated in awards for first place, second place, and sportsmanship; and the naming of All-Tournament teams and MVP's in both the girls and boys divisions.

According to Elks Tournament Director Dick Shellhorn, the tournament has stimulated renewed interest in and tremendous support for local youth programs, and resulted in much more active involvement by the membership in their lodges. Plans are already under way for next year's tournament, which appears destined to become an annual part of Cordova Lodge's Youth Activities Program.

PASADENA, CA. Robert McLain (center), chm. of the Elks Float Committee, and GER Marvin M. Lewis (right) are shown standing in front of the 1983 Elks Rose Parade Float "Stars and Stripes Forever" during the taping of the Rose Parade on New Year's Day in Pasadena, CA.

TYRONE, PA. A boys wrestling tournament was held at Tyrone Area High School under the sponsorship of the Youth Activities Committee of Tyrone, PA, Lodge. The tournament had three age divisions: 9 and under and 12 and under for elementary school boys, and a third division for boys in junior high school.

There were 346 boys entered in the one-day tournament. Medals were awarded to the third and fourth-place finishers. The second-place finisher was given a trophy. The winner was presented his trophy by ER Norm Tubo and also received his wall chart, which included a Polaroid picture of him receiving his trophy.

Thirty Elks and their wives assisted with the tournament and snack bar. Funds raised by this event will be used to help finance other activities sponsored by the lodge's Youth Activities Committee.

BEDFORD, VA. PGER Glenn Miller (left) prepares to throw the master switch to illuminate the Elks National Home outdoor Christmas lighting display for the first time during the past holiday season. Looking on is Doral Irvin, executive director of the Home.

The official Christmas lighting ceremony was held Friday, December 17. It was very well attended by the residents, visiting Elk dignitaries, and local citizens. PGER Miller was the guest speaker, and three other PGERs attended: Edward McCabe, E. Gene Fournace, and H. Foster Sears.

Also in attendance were the following members of the Board of Grand Trustees: Chm. John Traynor, Gerald Powell, Ted Callicott, and Kenneth Cantoli (endorsed GER candidate). The ceremony and outside lighting were filmed by local television stations for airing on the news, as well as on "PM Magazine."

The total number of cars to pass through the grounds this season was 18,114, the largest since 1974.



Bedford, VA.



Pasadena, CA.

NEWS OF THE LODGES

TACOMA, WA. Officers of Tacoma, WA, Lodge watch the unloading of potatoes destined for local food banks. Overall, 24 tons of red and white potatoes, carrots, onions, and pumpkins were bagged and boxed. In addition, 36 boxes of prepared foods donated by lodge members were also distributed.

From left are Est. Lect. Kt. John Sankovich, Est. Loyal Kt. Jerry Naccarato, Sr., Est. Lead. Kt. Gary Underwood, and ER Robert Lufer.

PARADISE, CA, Lodge was instituted in 1957 with 256 charter members. It now boasts a membership of over 1,260, and has the enviable distinction of being the only lodge in the state of California to show a net membership gain continuously for the past 25 years.

A great deal of this success is due to PER Dick Rypkema, who is membership chairman. His secret is to get the whole membership involved. "You are all on my committee," he informs the Brothers.

While many other lodges are suffering from a dues delinquency problem, Paradise Lodge is fortunate in being among the state's five top lodges in keeping dues delinquency to a minimum. Paradise's delinquency rate is only three percent. By the end of the fiscal year, it is hoped that even this percentage figure will be lowered.

The largest net gain in membership was recorded during the past fiscal year of 1981-82, when 144 new members were initiated. The fiscal year 1982-83 will again see a net gain surpassing the 100 mark.

RED BLUFF, CA. ER Roy Wells of Red Bluff, CA, Lodge presented \$500 each to the four senior citizen centers of Tehama County.

SUFFOLK, VA, Lodge dedicated a life-size elk statue which stands on the lodge grounds. The statue was donated by Miss Anna Goode Turner (speaking) in memory of her father Z. Turner, who was an Elk for 51 years. At right



Tacoma, WA.

is ER Raleigh Isaacs, Sr. Many distinguished Elks from throughout Virginia attended the dedication ceremonies.

WASHINGTON, DC. On December 14, ER Ronald Palmer of Elk Grove, CA, Lodge, with the assistance of ER Franz Mayr of Washington, DC, Lodge, presented to the President of the United States a Christmas card from the town of Elk Grove to America. The card contained over 4,300 signatures from Elk Grove residents wishing a Merry Christmas to America from Elk Grove, CA.

The Elks first took the card to the Capitol to present it to Congressmen Robert Matsui and

Vic Fazio, and then took it to the White House. There it was accepted by Steven Rhodes, personal secretary to President Reagan.

After the presentation in the Rose Garden, ER Palmer and his wife Pat, the Elks from Washington, DC, Lodge, and other community representatives from Elk Grove attended a reception hosted by Mrs. Nancy Reagan inside the White House.

In photo are (from left) Richard Callahan, secy. of Washington, DC, Lodge; Mrs. Pat and ER Ronald Palmer; and Washington, DC ER Franz Mayr.

(Continued on page 36)

Suffolk, VA.



Washington, DC.



SPECIAL ANNOUNCEMENT

The 1983 Hall of Fame Tournament In Pinehurst, N. C. on May 16-22 will be Co-Sponsored by the



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- Five nights accommodations for two at Pinehurst Hotel and Country Club (one & two bedroom condominiums reserved).
- One reserved parking pass good all week.
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 - May 17th Pro-Am draw party and dinner.
 - May 18th Hall of Fame Enshrinement Ceremonies and cocktail party.
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YOU & RETIREMENT

by Grace W. Weinstein

NEW BANK ACCOUNTS

By now the dust has begun to settle around the new deregulated bank accounts. But you may be hesitating. Should you move your money from a money market mutual fund to one of the new insured "market rate" accounts? Should you open a Super-NOW account, to earn higher interest rates on checking? Here's some information which may help:

"Market rate" accounts

Until mid-December, 1982, Federal regulations limited the amount of interest financial institutions could pay on various accounts. The lid is still on in some areas, such as passbook savings and NOW accounts, but has been totally removed in others. The first deregulated account to be authorized, sometimes called a money market account (and therefore easily confused with money market mutual funds) or a market rate account, is a savings account designed to pay competitive market rates.

In the war for the small investor's dollar, banks and savings and loans are making a point of the major difference between these new accounts and the money market mutual funds: the market rate accounts, like other bank and s&l accounts, are insured up to \$100,000 by the Federal government. If safety is the most important thing on your mind, you may want to consider one of these new accounts. But there are other factors to consider as well:

- Minimum deposit. Some money market mutual funds require as little as \$500 to start. The insured bank accounts must require a minimum deposit of \$2,500.
- Minimum balance. All your money in a money market mutual fund earns the same interest rate. When the balance in an insured bank account falls below \$2,500 the interest rate falls to 5 1/4 percent. Some banks, moreover, pay 5 1/4 percent on the first \$2,500 in the account no matter what balance is maintained, thereby reducing your overall yield.
- Fees and penalties. Some banks charge fees for maintaining the accounts. Some impose penalties when the balance falls below a specified amount.
- Check-writing. Most money market mutual funds permit unlimited check-writing, although checks may have to be written for more than \$500. Banks and savings institutions don't usually specify the size of an individual check drawn on an insured market rate account (although they may, and you should be sure to ask) but limit the number of monthly withdrawals to six, including three by check.

• Guaranteed rates. Interest rates paid by funds change daily; those paid by banks and savings institutions may change daily or be guaranteed for as long as a month. The interest paid by money market mutual funds reflects their actual earnings on short-term investments. Banks and thrifts may pay any interest they choose on these new accounts; some will tie the interest rate to an index, such as the rate earned by Treasury-bills, while others will tie it to their own cost of doing business.

Where can you earn more on your money? Many banks and savings institutions were paying more than the funds in December and January, in an effort to attract your savings, but rates were expected to drop. Compare carefully, among banks as well as between banks and funds, before you make a savings decision. And keep tabs on the interest rate from month to month; unlike the passbook savings accounts you're used to, rates will change regularly.

• Convenience. You may prefer an insured market rate account for the simple pleasure of walking into your neighborhood bank or thrift and doing business. It's easy to save by mail, with money market mutual funds, but many people find distinct advantages in doing business locally. If you want mortgage money or an auto loan, it can help if you're a good customer of the lending institution. If you like the convenience of telephone transfer among different investments, on the other hand, a mutual fund "family of funds" may be right for you.

• One more word on insurance: Although money market mutual funds have not carried insurance for depositors, only one fund (out of about 280) has ever gone out of business. The prevailing opinion among financial observers: the funds are safe, although you do have to read the prospectus. Investments in Government issues are safer, by and large, than investments in Eurodollar CDs. For maximum safety, although your interest return will be slightly lower, stick to funds investing solely in Government obligation.

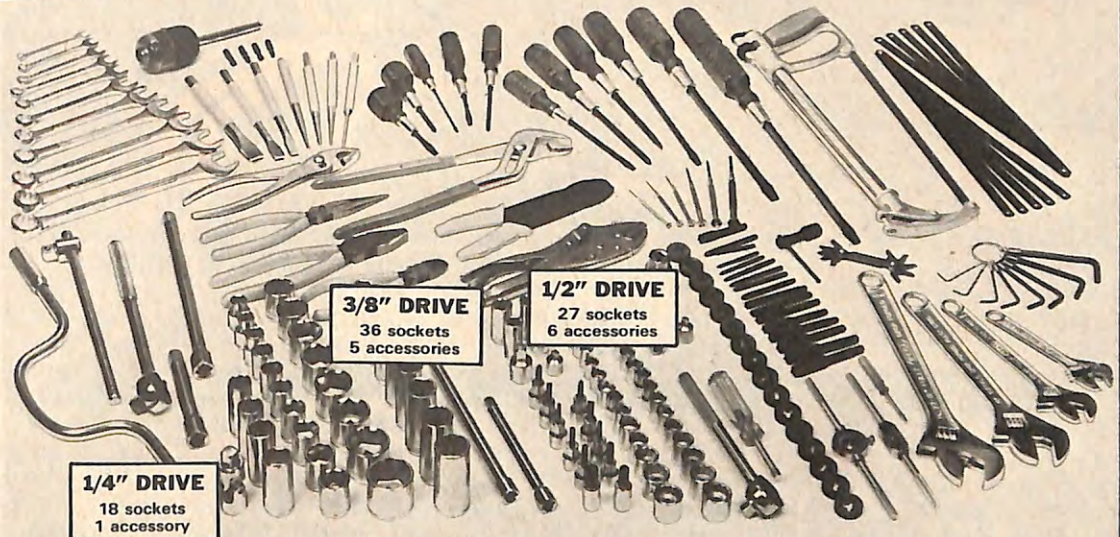
Be aware, too, that the mutual fund community is looking into depositor insurance for money market mutual funds. The first fund to move in this direction, the Calvert Group, made its announcement in January. The Calvert T-Bill Extra is a Federally-insured money market account, with invested funds placed in an insured account at a participating bank or savings and loan. The advantages, over your own direct investment: A yield
(Continued on page 27)

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9 reg. sockets, 9mm-19mm, 12 pt.
4 deep sockets (1 3/4"), 3/8"-9/16", 6 pt.
4 deep sockets (2 1/2"), 5/8"-13/16", 12 pt.
7 hex bit sockets, 1/8"-3/8"
4 screwdriver bit sockets (2 slotted, 2 phillips)
3 extension bars (3", 6", 8")
1 ratchet handle, 8"
1 13/16" spark plug socket
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8 deep sockets (2 1/2"), 1/2"-15/16", 6 pt.
1 ratchet handle, 10"
1 universal joint socket
1 speeder handle
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Coroners in 39 states are not required to have medical degrees or any experience in scientific crime detection.

by William E. Miles



Not long ago, the Los Angeles coroner's office came under criticism for "sensationalizing" the deaths of screen stars William Holden and Natalie Wood—but that was far from the first time the fine art of autopsy has undergone dissection by its critics.

Every year, according to legal and medical experts, anywhere from 3,000 to 10,000 murders go undetected—and the American Medical Association places most of the blame for this on inadequate investigation into the causes of death. The AMA claims that proper investigation is complicated by the fact that in 39 states and nearly 3,000 counties of the nation the coroners—primarily responsible for examining causes of sudden or violent death—are not required to have medical degrees or any experience at all in modern methods of scientific crime detection.

Although this was not the specific criticism leveled against Los Angeles County Coroner Thomas L. Noguchi (chastized not for lack of medical expertise but for idle and unwarranted speculation about the circumstances surrounding the Hollywood deaths) the shortcomings of his office itself were the target of a series of articles in the *Los Angeles Times*. The stories described investigators who ruined evidence, technicians who couldn't run proper tests, and an assistant coroner who was unable to recognize a case of rigor mortis.

The elective or appointive job of county coroner is generally a juicy political plum for whatever party happens to be in power. It can be filled by any unqualified incumbent from a plumber to a musician who, as one critic pointed out, "doesn't need to know a tibia from a tuba or a choked drain from a choked windpipe."

Take the case of a coroner who decided from blood in her nose that a woman found dead in her home had suffered intracranial hemorrhage from head blows administered by her husband. Despite his

protests of innocence, the husband was sentenced to 20 years in prison on the coroner's testimony.

Later, his lawyer learned that the victim—six months prior to her death—had visited a clinic where a diagnosis of heart disease had been made. With this new evidence, he secured an exhumation order and the "murder" victim was found to have died of natural causes. An autopsy by a qualified medical examiner disclosed no evidence of head injuries beyond superficial wounds which were apparently inflicted when she fell to the floor after suffering a fatal heart attack. The husband was released.

Another coroner accused of being too quick with the dead was called into a case where the body of a man was found lying face-up on his bedroom floor. The coroner, detecting no blood after a cursory glance from the doorway, pronounced death due to heart failure. But when the body was turned over, a knife was found between the shoulder blades!

Often an inquest by a coroner's jury, consisting of six other untrained persons, only compounds the confusion. Noting that none usually has any medical training or experience in homicide investigation, Dr. LeMoyne Snyder, while serving as medico-legal director of the Michigan State Police, observed that the inquest actually "seems founded on the theory that ignorance multiplied by six equals intelligence." One coroner hastily convened a jury to investigate a murder—only to discover that one of the jurors was the chief suspect!

As a result of such cases, in most of the nation's larger cities coroners have been replaced by medical examiners—with death investigations conducted by doctors who spend at least four years after medical school studying pathology (the natural effects of disease on the body) and forensic or legal medicine (the science of violence and injury in unnatural deaths).

These forensic pathologists (there are only about 100 such certified practitioners in the nation) are the prototypes of America's best-known medical examiner—Jack Klugman, star of the television series "Quincy." His character is partly modeled on this new breed of autopsy experts who perform modern laboratory miracles with the aid of test tubes and scalpels and their own sharp powers of observation.

Historically, next to the sheriff, the coroner holds the oldest county post in our English-American form of government. Coroners were first appointed sometime in the early 13th century when an English king suspected that the sheriff was enriching himself with part of the royal revenue he was then empowered to collect. So in each county he named a coroner, or "person from the crown," to keep an eye on the royal collections. Eventually, with the decline of royal powers and revenues, coroners began investigating murders and other suspicious deaths, and survive to this day as an ancient legal leftover from the middle ages of English law.

After a study of the nation's coroner situation, Coleman B. Ransone Jr., associate professor of political science at the University of Alabama, concluded: "An 18th century occupant of the office would have no trouble assuming the duties of his modern counterpart in most counties of America." Added Richard S. Childs of the National Municipal League: "For at least two generations the typical elective county coroner has been the despair of all qualified observers. The position calls for an unheard-of combination of medical and legal knowledge, neither of which could be completely appraised by a county full of voters."

A strange conflict of interest frequently arises when the coroner is also the local undertaker. It is a police axiom that in any suspicious death of a wife or husband the surviving mate is the most logical can-

Just Around The CORONER



CORONER

didate for investigation—yet the survivor is also the one who can provide the coroner with the profitable funeral business. Dr. Snyder recalls that one town had two coroners (both undertakers) who arrived simultaneously at the scene of a homicide and engaged in a tug-of-war with the head and feet of the victim in their anxiety to take charge. Asks Dr. Snyder: "Is anyone so naive as to think that they were primarily interested in making a painstaking investigation of the cause of the victim's death?"

One coroner threw an entire New York State community into an uproar after the body of an 11-year-old boy was found hanging from a tree. Despite the fact that the boy was scuffed and bruised and his hands were tied behind him with a twice-knotted rope, the coroner issued a certificate of accidental death. Incensed villagers, unable to understand how a boy could hang himself from a tree with his hands tied behind his back, demanded a state police investigation. The troopers eventually arrested a 23-year-old handyman who admitted killing the boy because he was afraid the boy would tell his parents he had been sexually molested.

Another case of coroner incompetence involved a Washington State dentist who died after being admitted to a hospital in an unconscious condition. The coroner wrote off his death as "coronary occlusion," but an autopsy disclosed the dentist had been strangled so brutally that his neck bones were broken. Conversely, when the bruised body of a woman was found after a drinking bout with a male companion, a coroner ruled that she had died of a beating and the man was charged with her death. Re-examination of the body by a qualified autopsy surgeon showed that the bruises were not severe enough to be fatal and that she died of suffocation from vomit that had drained into her windpipe when she became sick.

The county attorney's office has the power to override a coroner's verdict and order police to conduct an investigation; but in practice it seldom does unless the circumstances of the crime are highly suspicious. Once the coroner decides the cause of death, there is usually no further inquiry. Thus death in bed (no matter how it occurred) is invariably attributed to "natural causes" and sudden deaths (of all persons over 40) casually dismissed as due to "heart failure."

There was the case of a Georgia tenant farmer, for instance, who was found un-

conscious in bed. A doctor was called, diagnosed his illness as a stroke, and ordered the farmer to a hospital where he died. Fortunately, in this case, the coroner was also a physician. Since the farmer had no previous medical history, he ordered an autopsy to make sure of the cause of death. The pathologist found evidence of a stroke and something else—meningitis. The meningitis had been caused by a slender stab wound through the back of the head. The external opening had been hidden by the victim's hair, and because the wound was so minute there was little bleeding.

Police investigated the case and found that a week before the farmer had been stabbed by an ice pick by the owner of the farm in an argument during a party. Since he was up and around several days later, no one suspected that he had been seriously hurt. The farm owner was arrested on a charge of unpremeditated murder. Another killer was exposed through an autopsy because he kicked the victim in the nose after the murder. The medical examiner was puzzled by bits of foreign matter embedded in the dead man's skin. Removed with tweezers and examined under a microscope, they proved to be particles of shoe leather. When the suspect's shoes were examined, police found traces of skin and leather that matched the minute particles found on the corpse.

Many deaths of a homicidal nature, however, fail to leave outward evidence that can be spotted even by the expert eye. This is particularly true of head, chest and body injuries which often leave few outward signs but cause fatal internal hemorrhages; of wounds inflicted by slender knives or ice picks, and of several varieties of poison. Because of this, an autopsy is the only way to determine accurately the exact cause of death. Post-mortems often spot imperfections in "perfect crimes" that might otherwise never be uncovered.

A Pennsylvania husband was accused of murder when arsenic was found in his wife's body after her death. He denied the charge, maintaining that she had been taking a trituration of arsenic to improve her complexion. Confirming his story, a bottle of the drug was found among the dead woman's effects. The husband was cleared of suspicion—until an autopsy disclosed that, while the arsenic in her doctor's prescription was finely-ground, the arsenic in her stomach was in the form of distinct crystals. The husband finally admitted that, knowing his wife was taking small doses of the poison as a complexion aid, he decided to kill her by giving her one large dose of undiluted arsenic.

An autopsy also solved the murder of Harry Monell, a Massachusetts village carpenter, whose body was discovered at the bottom of a narrow catwalk that crossed a ravine near his home. The flimsy wooden guard rail was broken where Monell (carrying a load of ale both in bot-

'To Our Absent Brothers'

The GL Lodge Activities Committee is pleased to announce that a total of 111 lodges participated in the Memorial Day Brochure Contest, and an additional 153 lodges reported on their services, a gain in both areas for the second consecutive year.

Certainly, the beauty and dignity of the services, as reflected in the brochures, will long be remembered by the families of those departed Brothers for whom the services were conducted. Each of the 111 lodges submitting brochures can be justly proud of the splendid job that it did.

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The GL Lodge Activities Committee, in the name of our Grand Exalted Ruler Marvin M. Lewis, takes great pleasure in congratulating the winning lodges. Your brochures reflect the hard work, thought and feeling your Memorial Committee spent planning your services, executing them and preparing the brochures.

Appropriate awards will be presented during the sessions of the Grand Lodge in fitting recognition of the winning lodges' efforts.

All the brochures which were submitted will be on display in Hawaii at the Grand Lodge Convention in the GL Lodge Activities Committee Booth for perusal by all interested Brothers and friends.

All lodges submitting brochures are asked to arrange with their delegates to pick up their brochures at the conclusion of the convention, since the committee will not be able to mail them to the lodges.

Carlton M. O'Malley, Jr., Member
GL Lodge Activities Committee

bles and in his body) had apparently lost his footing and fallen through. The county coroner, aware of the carpenter's addiction to alcohol, issued this verdict: "Harry tumbled; then toppled. Accidental death."

But when someone mentioned that Monell had been seen in a tavern flashing a large roll of bills that were not found on his body, the district attorney ordered the state pathologist to examine the body. The autopsy disclosed that Monell had suffered two separate head blows. It was the pathologist's opinion that the fall could have accounted for one blow, but not two separate ones. Since the injuries indicated that death had been immediate, it was apparent that the intoxicated man had been assaulted elsewhere and dropped from the catwalk to simulate an accident. Meanwhile, not far away, police found bloodstained foliage that indicated a struggle and bloody prints on one of the ale bottles that did not match those of the dead man. A stranger, who had followed Monell from the tavern, was later picked up and convicted on the fingerprint evidence.

Massachusetts, which abolished the antiquated coroner system back in 1877, was the first state to institute medico-legal investigation of all violent deaths by establishing a state-wide medical examiner system. Many years later similar systems were set up by Maryland in 1939, Virginia in 1946, and Rhode Island in 1949. New York State has no comparable over-all system, but because so many crimes were going undetected under the old coroner system, New York City established the Office of Medical Examiner in 1918.

In one early case, Dr. Charles Norris, New York City's first medical examiner, and Dr. Alexander O. Gettler, the city's first Chief Chemist in Toxicology, teamed up to solve a murder. Mrs. Addie Gilman was found dead in bed by her young son shortly after her husband had left for work. She was apparently the victim of illuminating gas which had escaped from a broken fixture. But two things puzzled Dr. Gettler: her body showed none of the pink discoloration usually found in gas cases and the amount of gas had not been great enough to kill a baby sleeping in the same room. An autopsy revealed no traces of the deadly gas in the woman's blood, meaning that she was dead before the gas had started to escape. Police took over the investigation from there and arrested the husband for suffocating his wife and then wrenching loose the gas fixture before he left for work to make it look like accidental death.

This same blood test is used to determine whether fire victims, who usually breathe in large quantities of carbon monoxide, might have been murdered first before the blaze was set to cover up the crime. Some time ago, the bodies of a grandmother and her two grandchildren

(Continued on page 21)

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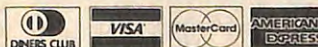
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Upon his arrival in North Dakota, GER Marvin M. Lewis (right) was greeted by a color guard comprised of the Boy Scout Troop which is sponsored by Bismarck, ND, Lodge.



At Portsmouth, NH, GER Marvin M. Lewis was given a tour of the ballistic missile nuclear submarine USS *Kamehameha*. From left are (first row) GER Lewis; MCPO Barry Russack, chief of the boat; and PGER Leonard Bristol; (second row) GL Committeeman Norman Wrenn, Sr.; SDGER Samanto Quain; and Portsmouth ER Frederick Smith, Jr.; (third row) SP Hazen Hayward; DDGER Richard McManis; and Massachusetts PSP Angelo Themes.



GER Marvin M. Lewis (center) and his wife Gerry were welcomed to Los Angeles, CA, Lodge by DDGER Gerald Fasoli. This was the GER's official visit to the Metropolitan District of California.



While visiting Fairless Hills, PA, Lodge, GER Marvin M. Lewis (center) was photographed with PDD John Furda (left), the first lodge member to be appointed a district deputy; and PER Arthur Mook, first exalted ruler of the lodge.



The PER Association of Yuma, AZ, Lodge held a luncheon for GER Marvin M. Lewis. The GER gave a short talk on "The Greatness of Elkdom" and spent some time talking to old friends from Yuma Lodge. From left are GER Lewis; Carl Cansler, Jr., president of the Yuma PER Association; and ER Edward Pulda, Sr.

CORONER

(Continued from page 19)

were found in a fire-gutted Brooklyn apartment house. They seemed to be the victims of smoke inhalation while asleep, but blood samples taken from their hearts contained no carbon monoxide. That meant they must have died *before* the fire started, and further investigation disclosed that their skulls had been fractured. Police eventually pinned the triple slaying on a boarder who killed the grandmother in an argument and then murdered the two grandchildren who had been witnesses to the killing.

Under law, in all cases of violent or unexplained deaths, one of New York City's medical examiners must be summoned to the scene by police to determine the cause before the body is removed to the morgue. Their duties also include the examination of all bodies destined for cremation to prevent the destruction of any possible evidence in cases of foul play. Every year at least 20,000 mysterious deaths are checked—and every year an average of 350 are found to be homicide. In one 12-month period alone, New York City medical examiners spotted 50 murders that police had not recognized as homicides in their original investigations.

Along with New York, a growing number of other cities, counties and states have finally put an end to many of the abuses of the old coroner system by adopting the medical examiner approach of determining the causes of death by more scientific means. As a result, in an amazing number of cases, more killers are being convicted and more lives of the innocent are being spared by the inflexible laws of the laboratory. ■

Elks National Youth Week

The Elks have set aside a special week beginning May 1 to recognize and honor the youth of our nation. It is outlined in our Youth Activities Program Booklet as Elks National Youth Week. Specific details are on pages 9-10.

Grand Exalted Ruler Marvin M. Lewis has requested all subordinate lodges to implement a Youth Week program. The very foundation of our Order and our youth program rests with our ability to show the need for a strong and concerned youth. We need to impress upon them that our way of life is to be cherished and nurtured, and that all of us should preserve and defend it. Elks must lead the way in directing the attention of all to this group of young people who are most deserving of recognition and favorable publicity.

Tom J. Plummer, Jr., Member
GL Youth Activities Committee

Be Your Own Boss!

(Continued from page 8)

be workable. That's all tempered by time, however. Suppose this was a company that had been in this kind of posture for ten or 15 years. These people would have a hell of a lot more respect for the two sides of the fence than they do now, and have a much better basis for judgment. They could understand why it would be necessary to go out and hire a professional president and not elect the maintenance supervisor."

Others see basic problems developing deep within the system, and these have caused the 'So what?' attitude that Cox speaks of. "Our labor system kind of encourages mindlessness," says David Ellerman. "The whole idea is that when you hire a person, you buy his labor. It's a market commodity. That's what the employer/employee contract is all about. It's a long process. Mainly, people don't have control over where their lives are going to go in the future, so they form habits of thought where they say they're not concerned with where their company is going. It's sort of like, 'Why be very concerned with it when you can't really do much about it?' Once people do recognize that they can have control over the future and they do have control over the future, those habits of thought change.

"There's no problem with planning for the future in Mondragon, for example. If you take a worker off the street, where all he is a normal employee, then of course he doesn't have this control. It's sort of a sour grapes thing.

"In the co-op, everybody is jointly self-employed. It's kind of like asking, 'Who's the king in a democracy? Is everybody king? Is everybody subject?'"

Ellerman's Industrial Cooperative Association (ICA) works with many cooperatives at all levels. They are often involved in start-ups and in conversions from standard ownership to co-op management. The Somerville, MA, organization stresses egalitarian procedures and tries to get its co-ops to mimic the Mondragon system. One thing they have become wary of, however, is the company that is already too far gone. Employees often come to them for help in buying out a dying company, and ICA is often forced to tell them that buying out their company will only prolong the firm's misery.

"We get a lot of plant-closing people coming to us and we take a look, make a feasibility study, and it usually doesn't come back positive," says Ellerman. "We recommend intervening before it's dead. We've been doing some work recently with unions where they suspect a pattern of systematic divestment and the unions are now on to the whole thing. They're going into collective bargaining, saying, 'Fish or cut bait. Reinvest in the plant

(Continued on page 29)

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I'm a sucker for business success stories. I liked Horatio Alger episodes when I was a kid. If you tried hard enough you could do it, I thought while growing up... You, too, could be what you wanted to be. I still believe that.

I've been in the writing business more than 20 years and, while putting words on paper is a far more precarious enterprise than some other endeavors, I've always been fascinated by how others faced risk and overcame problems. To me, that's an education in itself.

That interest became a preoccupation as I researched last month's Elks column on business education. I discovered that while the country has endured real financial hardships in recent years and media has bannered depressing headlines daily, I still found my kind of success story...usually on the inside or back pages.

I also found that when I told business acquaintances of a success story they usually spouted the dismal prospects from the front pages and scattered bits of broadcast briefs that dampened any view that others might do the same. "There's no chance of that happening again... I read today that..." was echoed time and time again as a rebuttal to someone's good fortune. To me, it's a sad commentary. It's difficult not to succumb to the same feeling.

Don't get me wrong—I'm a realist. There is no question that double-digit unemployment is most serious, especially to those who aren't working. A national debt that swells to more zeros than we can put on one line is a crisis, too, and I don't need a banker to turn in the alarm. Equally important is a productivity rate that has been declining instead of increasing. These are disturbing factors that have to be turned around.

But a good number of our fellow citizens, I'm happy to say, are finding old and new ways to combat the problems and make the word "work" more meaningful. That story needs emphasis, too, I believe.

Optimism is a traditional strength among small business owners...it's not that common a trait among editors and reporters, especially the younger breed. Their training is usually contrary to such beliefs. They are drilled with skepticism, disbelief and confrontation tactics, because as any good journalist will tell you, there is no room in the business for naivete.

I believe both views are necessary in our

society—as painful as the latter may be at times—because both help provide us with a standard of living and knowledge that are admired and envied in many parts of the world. If I could institute a change, however, it would be to encourage media gatekeepers to seek more balance.

For example, why a frightening story about how computers will remove jobs and workers—with details at 11, of course—when the other side is a fascinating story of how a computer specialist found a way to offer new jobs for others using high technology?

In 1971, a young lady on the West Coast quit her job with one of the major electronics companies in the country to start a family and work part-time. She wrote computer programs at home in the early 1970s at a time when piecemeal work was not a high priority for many firms.

Today she is the president of a company that employs more than 120 workers and earned \$1.5 million in 1980.

You can find similar success stories in virtually every section of the United States.

Not far from where I live, a former auto dealer who loves to fly and a successful jeweler with the same interest in aviation, teamed up to form a company that provides carrier service. Their business—which uses helicopters and single-engine planes—has tripled since it began a few years ago.

If you browse in the Metropolitan Museum of Art in New York City or Boston's Museum of Fine Arts' specialty shops or community stores you may find a game about the Middle Ages called "Pilgrimage." Three central New York schoolteachers came up with this educational item after they created it as a project for use in a social studies class in Utica, NY.

It's a game designed not only to teach medieval history and culture but to involve the family as well. The teachers organized their own firm, "Primary Source," to market the product.

But Easterners aren't the only ones who see the advantage of such self-initiative and industriousness. An Oklahoma State University student, who expects to graduate this year with an advertising degree, decided that although things were financially tight last summer there was still a need for a service business that supplies basic products at competitive prices.

"I wanted to have an extra income as well

as the security of having a job when I graduate," he told an Oklahoma newspaper not long ago. "I am also my own boss and can set my own hours."

He markets 7,200 products for the home under the business name of "One Way Service." His company receives its merchandise from a parent corporation, and the student markets at a reduced rate by selling at a distributor's cost. He doesn't have a store so he has no overhead.

He's one of thousands of enterprising Americans few people read or hear about. In the crush of daily life, his story—which is among the few singled out by media—is shoved aside by such headlines as "Interest Rates Climb Again," "Tax Rate May Change" and "Local Plant to Close."

His experience and those of so many others are the Horatio Alger stories of today. We need to get them off the business and inside pages more frequently and out in front of young adults and others who need to know the "system" still works. It may appear to run erratically at times—and it does—but people, regardless of educational background or wealth, still can succeed.

There are no guarantees...and there never will be.

The excitement, hard work and possible rewards certainly beat listening or reading the pessimistic news of the day, however. ■

State Association Conventions

State	Date	Place
AK	5/11 to 5/14	Skagway
AZ	5/11 to 5/14	Phoenix
AR	5/13 to 5/15	Fort Smith
CA&HI	5/18 to 5/21	San Diego, CA
CO	9/8 to 9/10	Grand Junction
CT	6/3 to 6/5	Waterbury
FL	5/26 to 5/29	Tampa
ID	6/9 to 6/11	Twin Falls
IL	5/13 to 5/15	Peoria
IN	6/2 to 6/5	French Lick
IA	5/13 to 5/15	Ames
KS	5/6 to 5/8	Hutchinson
KY	5/26 to 5/28	Princeton
LA	4/8 to 4/10	Slidell
ME	4/29 to 5/1	Waterville
MD, DE & DC	6/24 to 6/26	Marlow Heights, MD
MA	6/10 to 6/12	Bretton Woods, NH
MI	5/20 to 5/22	Marquette
MS	4/29 to 5/1	Natchez
MO	4/29 to 5/1	Kansas City
MT	8/10 to 8/13	Great Falls
NE	5/27 to 5/29	Norfolk
NV	6/9 to 6/11	Fallon
NJ	6/2 to 6/5	Wildwood
NM	4/14 to 4/16	Carlsbad
NY	5/12 to 5/15	Kiamesha Lake
NC	5/21 to 5/22	Raleigh
ND	6/12 to 6/14	Bismarck
OH	4/28 to 5/1	Columbus
OK	4/22 to 4/24	Oklahoma City
OR	5/5 to 5/7	Seaside
PA	5/12 to 5/15	Hershey
RI	5/20 to 5/21	Hyannis, MA
SD	6/3 to 6/5	Mitchell
TN	4/7 to 4/10	Knoxville
UT	5/12 to 5/14	Provo
VT	5/27 to 5/29	Whitefield, NH
VA	6/24 to 6/26	Manassas
WA	6/16 to 6/19	Yakima
WV	8/11 to 8/13	Wheeling
WI	4/29 to 5/1	Janesville
WY	5/13 to 5/15	Sheridan

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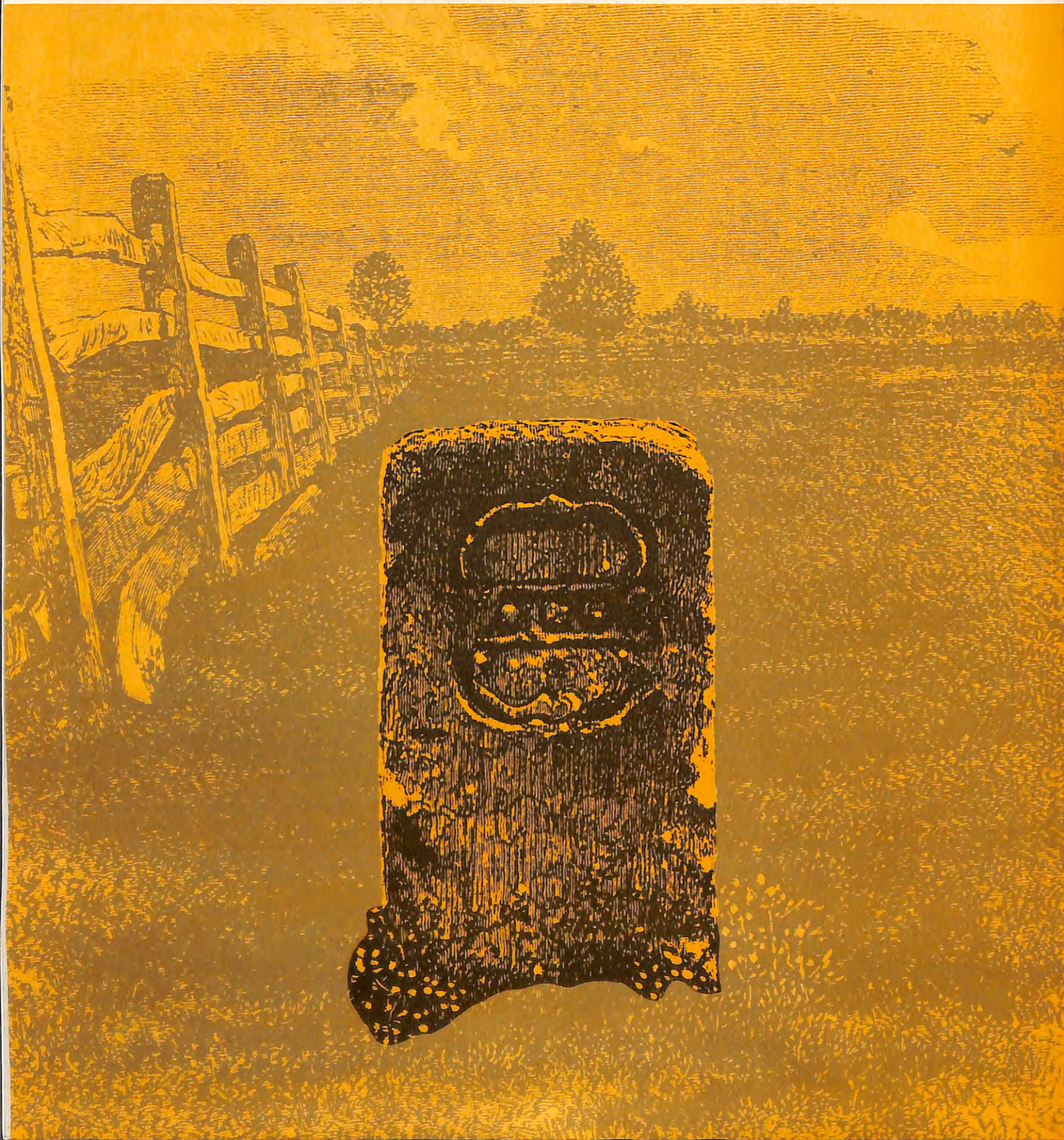
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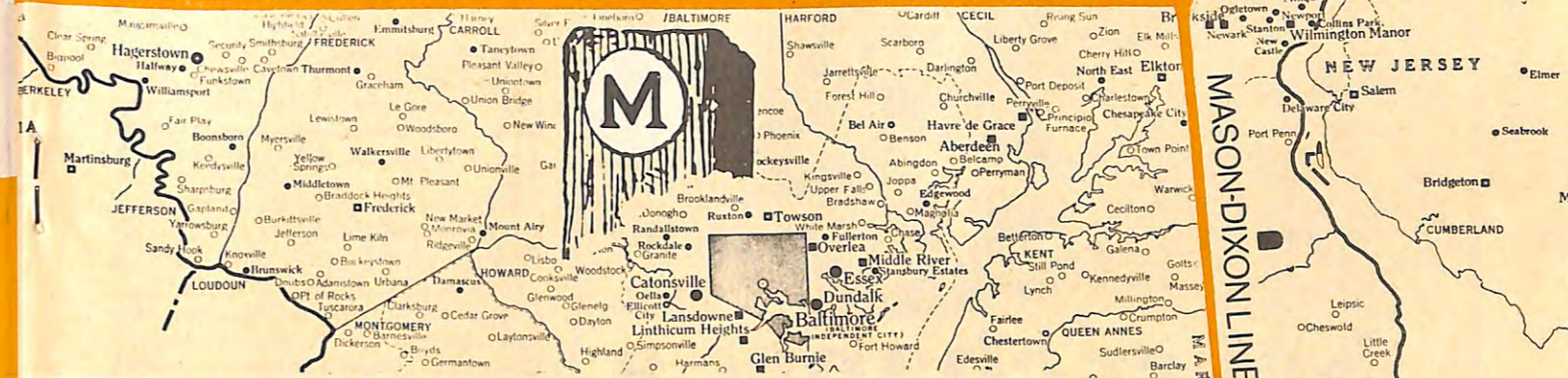


THE MASON-DIXON LINE



MASON-DIXON LINE

MASON-DIXON LINE



by Bob Karolevitz

Fabled in the song and political oratory of another era, the historic Mason-Dixon Line separating Pennsylvania from Maryland and Delaware is undoubtedly one of America's most unique and complicated interstate borders.

It was the symbolic demarcation between the North and South in the Civil War; and in the previous century, it divided the land grants of the Penns and Calverts, who were in constant dispute through several generations.

A glance at your map doesn't reveal the complexity of the situation. Pennsylvania's mostly straight-line southern boundary indicates nothing unusual. But the semicircle or "bubble" at Delaware's northern extremity hints of some sort of extraordinary settlement.

It all began on July 4, 1760, when the English Court of Chancery issued a decree which was a masterpiece in confusion. The edict was to settle once and for all the long argument between the Quaker Penns and the Catholic Calverts as to who owned what.

Take a deep breath and try to visualize what the court ordered.

First, Penn's "lower counties" (now Delaware) had to be officially outlined. For this the decree defined the southern border as beginning at "a point 15 miles south of Cape Henlopen." From there the line was to run directly west "half way" to Chesapeake Bay. A north-south line would then be projected from this median to a point tangent to a circle of a 12-mile radius about the town of New Castle.

There's more! From another point 15 miles south of Philadelphia, an east-west line was to be run, and where it intersected a true north line drawn from the tangent point on the New Castle circle, there the surveyors would begin a parallel westward to separate the breadth of the colonies.

For three years arguments raged as local surveyors began trying to translate the court's decision to the land. They finally

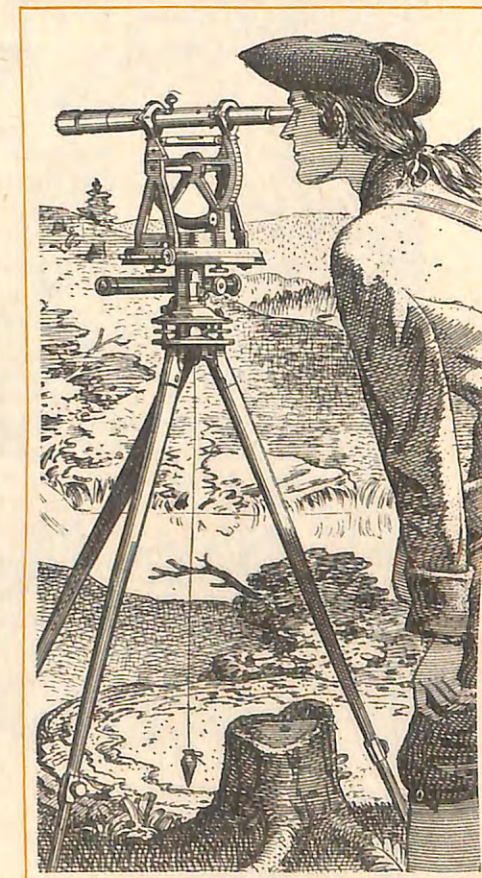
picked Fenwick's Island as the beginning point, although it was much farther south than the 15 miles from Cape Henlopen. The spire of the New Castle courthouse was selected as the center of the 12-mile circle. A long harangue ensued before the "half way" mark between the ocean and the bay was determined and the tangent point pinned down.

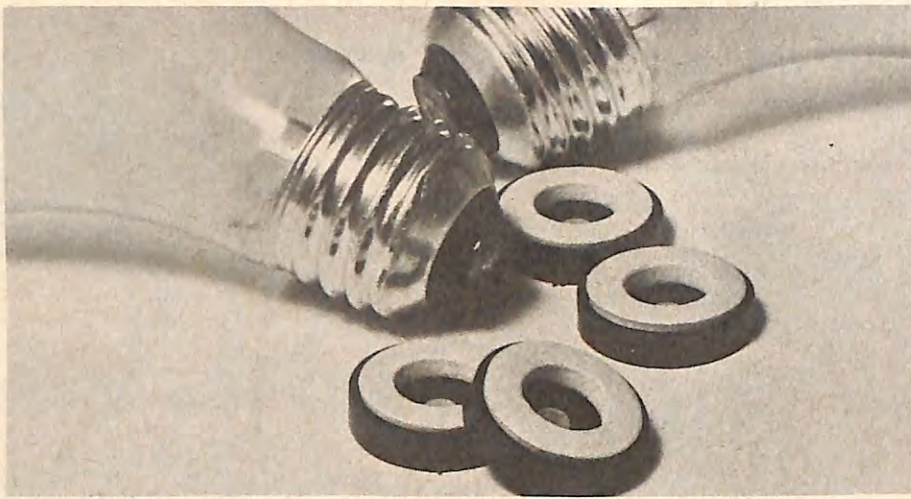
If you're confused by this, you can probably imagine the perplexity faced by Charles Mason and Jeremiah Dixon, two English astronomers and mathematicians, who arrived in America in November, 1763. They had been hired jointly by the heirs of Penn and Calvert (Lord Baltimore) to bring a final solution to the protracted problem.

Using astronomical calculations, they checked the earlier work and established the start of the north-south line from Philadelphia at "the house of Thomas Plummer on Cedar Street." At last, in June of 1765, the two astronomers with a retinue of brush-cutters, friendly Indian guides, service personnel and a few camp followers began the arduous task of plotting the line westward from the circle.

For 244 miles they cleared a strip eight yards wide, erecting marker stones every mile as directed by the court decree. These stones, manufactured in England, had a letter P on one side and a letter M on the other. Every fifth milestone had the Penn family coat of arms on the north and that of Lord Baltimore on the south.

After more than two years of work they were still some 23 miles from their ultimate goal when the Indians of the Seven Nations called a halt to the survey. They had disrupted the job earlier, but a commission representing the Penns and Calverts met for six weeks with the tribesmen before permission to continue was granted. In the process, the conference participants—three of whom were clergymen—consumed 20 gallons of brandy, 40 gallons of Madeira wine, a keg of lemon





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The Mason-Dixon Line

juice and 200 pounds of sugar.

Following the second interruption, Mason and Dixon packed their gear and never did complete the survey. They returned to England, wrote their report and collected the \$75,000 fee for the work. Their names were never popularly applied to the line until they were both dead.

Then one day during the 1819-20 congressional debates over the admission of Missouri to the Union, Representative John Randolph of Virginia rose and proclaimed that there should be no free state south of Pennsylvania "or the Mason-Dixon Line." Newspapers across the land picked up the phrase. A "new" Mason-Dixon Line was arbitrarily extended to the Ohio River and down its course to the Mississippi. The ideological division between North and South then jogged around the State of Missouri and resumed westward along the parallel 36 degrees, 30 minutes.

"Dixie"—the romantic name for the South—is still held by some to be a corruption of Jeremiah Dixon's name. Others say it came from the nickname for a \$10 note issued by the Citizens Bank of New Orleans with a large "dix" printed on the reverse. Another theory credits the title to a Manhattan farmer named Johan Dixie who tried unsuccessfully to raise tobacco with slave labor. When he finally disposed of his slaves in North Carolina, the black laborers (who appreciated the colder winters with no field work) supposedly sang a lament, wishing they "wuz back on Dixie's lan' again."

Be that as it may, Dixon and his partner have left their imprint on the American scene, even though most of the stone markers were later pilfered, hacked to pieces by souvenir hunters or otherwise "lost." When interest in their preservation was revived, one was found holding up the corner of a corn crib, another served as a step for a freed slave's cabin. A few are now being preserved in museums.

But there was an epilogue to the story. Because of a discrepancy in the calculations, a small sliver of land between the New Castle circle and the north-south and east-west lines lay unclaimed by either party.

For years this pie-shaped "No Man's Land" (as it was rightfully called) was a refuge for law-breakers and the scene of considerable criminal activity. Duels were fought there, unimpeded by the police. Prize fights—which were banned elsewhere—were staged in this unique "island of wickedness."

Not until 1892 did a joint commission from the three States involved agree at last to award the territory to Delaware and thus bring to a close the final chapter in the story of the Mason-Dixon line. ■

You and Retirement

(Continued from page 14)

based on the latest 3-month Treasury bill discount rate plus a premium, initially one percent. Automatic transfer to another high-yielding fund within the Calvert group when funds fall below \$2,500.

Super-NOW accounts

Like the market rate account, the Super-NOW account is an unregulated account on which banks may pay an interest rate of their choice. Unlike the market rate account, however, the Super-NOW account permits unlimited check-writing. Should you have a Super-NOW account? Consider these facts:

- Minimum balance. Here, too, a minimum balance of \$2,500 is required by law. Below \$2,500 banks must pay no more than 5¼ percent interest, but some are paying zero.
- Interest may be determined by the bank or savings institution in any manner it chooses. In most cases, interest will be more than on a standard NOW account but considerably less (1 to 3 percent less) than on the market rate savings account. The reason: Financial institutions are required to set aside a 12 percent reserve on these accounts, a sizeable sum on which they may not earn interest.
- Monthly service charges and fees may be fairly high. It costs financial institutions almost \$100 a year plus 40 cents a check to maintain your checking account. If they have to pay you high interest to boot, they're going to have to charge you more. A Boston bank, for instance, is charging a monthly service fee of \$2.50 plus 35 cents for each check or deposit, on balances below \$2,500. A bank in Detroit charges \$8 a month and 25 cents a check on balances below \$15,000.

The end result: Unless you write relatively few checks and usually keep a fairly large checking account balance, you may be better off sticking with a regular NOW account and putting surplus cash into higher-yielding savings.

Time deposits

You can still lock in a fixed rate of return of 7-31 days, 91-days, and six months with a newly-fixed minimum deposit on all of these accounts of \$2,500. If you think interest rates are declining, and you have some cash you can put aside, one of these time deposits may be a good bet.

...

A clarification: While withdrawals from an IRA must begin at age 70½, as stated in the October column, you have several choices. You may withdraw the entire amount at once or you may withdraw over a period of years timed to coincide with your actuarial life expectancy (12.1 years for a man aged 70½) or with the joint life expectancy of you and your spouse (17.1 years if you are both age 70½). If you elect periodic withdrawals, determine the proper amount each year by dividing the opening balance at the beginning of each year by your life expectancy at age 70½ reduced by the number of years since then. In an example provided by Prentice-Hall: You begin withdrawals at age 70½, when your life expectancy is 12.1. Three years later, with \$18,200 in the IRA, you divide that balance by 9.1 (12.1 minus the three elapsed years) for a minimum distribution of \$2,000. ■

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Candidates For Grand Lodge Office

**East Chicago, IN,
Lodge Presents
Stanley F. Kocur
for Grand Secretary**



Whereas: Stanley F. Kocur has served the Elks of East Chicago, Indiana, Lodge No. 981 unstintingly in many capacities and in every office of the lodge, especially as their Exalted Ruler in 1949-50 and as their Secretary for 13 years; and

Whereas: Brother Kocur has served the Elks of Indiana's Northwest District

as their District Deputy Grand Exalted Ruler in 1958-59 and as their District Secretary-Treasurer for 25 years; and

Whereas: Brother Kocur has served the Elks of the Indiana State Association as their Ritualistic Chairman, Scholarship Chairman, Convention Chairman, Trustee and Officer, and rendered outstanding service as their President in 1974-75 in a distinguished manner; and

Whereas: Brother Kocur, since July of 1977, has served all Elks of the Order with diligence, prudence and distinction as their Grand Secretary; and

Whereas: He has taken leadership roles in community charity drives, and in business affairs served as President of the Central Wooden Box Association, Chairman of the Zoning Board of Ap-

peals, and now serves as a Commissioner of the Zoning Board; and

Whereas: He has always demonstrated in his decades of distinguished service on behalf of our Order's principles and its members both his true dedication and his outstanding administrative ability;

Now therefore be it resolved that the officers and members of East Chicago, Indiana, Lodge No. 981, with fraternal pride and heartfelt appreciation, are honored to present to the 1983 Grand Lodge Convention in Hawaii the name of our Brother Stanley F. Kocur as a candidate for reelection to the office of Grand Secretary.

Martin D. Tintari, Exalted Ruler
Leo J. Pusch, Secretary

**New Braunfels, TX,
Lodge Presents
Edward M. Schlieter
for Grand Treasurer**



Whereas: Brother Edward M. Schlieter has been a member of our Order for over 27 years and is a charter member of New Braunfels, Texas, Lodge No. 2279, where he served as its first Exalted Ruler; and

Whereas: During these past 25 years he has been active in his district and state association, serving on various committees and as their President in 1967-1968. At this time he is still serving

on three state association committees as Chairman of each, as well as financial advisor for their major project; and

Whereas: He has served the Grand Lodge as a District Deputy Grand Exalted Ruler in 1966-1967, then as a representative to the VA Hospital at Kerrville for four years. He has also served on the Grand Lodge Auditing and Accounting Committee, then four years on the Board of Grand Trustees; and

Whereas: He is Vice-President of a nationwide brokerage firm. He served on the local City Council for four terms, two of those terms as Mayor of his city; and

Whereas: In addition to his role in the city, he has been President of the Kerrville Rotary Club, Chairman of the United Way drive, Chairman of an Ad-

visory Committee for Schreiner College for two years, a member of the Board of Trustees for Schreiner College for the past five years, is a Vice-Chairman of the Executive Board for Alamo Area Scout Council and is Vice-Chairman of the Hill Country Arts Foundation; and

Whereas: He was named "Citizen of the Year" for Kerr County in 1975 and awarded the Silver Beaver Award;

Now therefore be it resolved that the New Braunfels, Texas, Lodge No. 2279 is honored and proud to present Brother Edward M. Schlieter as a candidate for reelection to the office of Grand Treasurer.

Roger L. Engelke, Exalted Ruler
Lewis Underdown, Secretary

**Idaho Falls, ID,
Lodge Presents
Bob J. Bybee
for Grand Trustee**



Whereas: Brother Bob J. Bybee has faithfully and honorably served the Benevolent and Protective Order of Elks at lodge, district, state and Grand Lodge levels for the past 35 years; and

Whereas: He is one of two life members of Idaho Falls, Idaho, Lodge No. 1087, having served as Exalted Ruler in

1954-1955. He has served all elective offices of the Idaho State Elks Association, serving as State President in 1963-1964. He was elected to the Idaho State Elks Association Hall of Honor in 1968. Brother Bybee was Chairman of the Board of Trustees of Lodge No. 1087, 1955 until 1982; and

Whereas: He was District Deputy Grand Exalted Ruler in 1968-1969, and Ritualistic Judge in 1962. He served as Grand Tiler in 1971, on the Grand Lodge New Lodge Committee for four years, one as Chairman, on the Grand Lodge Youth Activities Committee for six years, two as Chairman, and as Grand Esteemed Leading Knight in 1981-1982; and

Whereas: Brother Bybee has been a

successful leader in his community for many years, President of the Idaho Falls Golf Association, and is now serving his 18th year as a member of the Board of Directors for the Inter-mountain Ski Instructors Association. At the present he is serving the city of Idaho Falls on the Parks and Recreation Committee;

Now therefore be it resolved that the officers and members of Idaho Falls, Idaho, Lodge No. 1087 are privileged and honored to present to the Grand Lodge Convention to be held in Hawaii in July, the name of Bob J. Bybee as a candidate for Grand Trustee.

Stanley J. Horn, Exalted Ruler
Larry Bergschneider, Secretary

**Fort Madison, IA,
Lodge Presents
Al F. Humphrey
for Grand Trustee**



Whereas: Al F. Humphrey has served the Benevolent and Protective Order of Elks in a variety of positions at the subordinate lodge, state association and Grand Lodge levels with dedication and distinction; and

Whereas: He served as Exalted Ruler of Fort Madison, Iowa, Lodge No. 374 in 1967-1968 and as a member of the

Lodge Trustees for nine years; as President of the Iowa State Elks Association 1973-1974; as Trustee of the State Association 1974-1978, the last two years as Chairman; and

Whereas: With a high degree of efficiency and devoted service, he has served our Brotherhood at the Grand Lodge level as District Deputy Grand Exalted Ruler under GER Frank Hise 1970-1971; as a member of the Grand Lodge New Lodge Committee 1978-1979; also served on the Grand Lodge Youth Activities Committee 1979-1982; and currently serves as a member of the Lodge Activities Committee; and

Whereas: Brother Humphrey served his country with pride from 1950-1953 in

the United States Marine Corps. and on return to his home established his own jewelry store which he manages. He was president of the Fort Madison Rotary Club in 1974 and is active in civic affairs in Fort Madison; and

Whereas: Brother Humphrey has, in all his duties served faithfully, diligently, sincerely and enthusiastically, striving always to further the ideals of Elksdom;

Now therefore be it resolved that the members of Fort Madison, Iowa, Lodge No. 374 are pleased and honored to present to the 1983 Grand Lodge Convention the name of Al F. Humphrey as a candidate for election as Grand Trustee.

Paul Dean, Exalted Ruler
Robert Sampsell, Secretary

Be Your Own Boss!

(Continued from page 21)

and make it viable, or sell it to someone who wants to run it, but don't sit here and take all your tax write-offs on the thing, systematically milk the thing and then kill our jobs.' "

In one case recently, the employees were told far in advance that their company would be grinding down to a halt, but the sheer costs of saving it have made many unsure if they want to buy back their jobs. National Steel recently determined that it was "not economically feasible" to continue funding the modernization of Weirton Steel Company, one of its plants. The majority of the work force in Weirton, WV, the company's home, is employed at the steel plant, and they have already seen 2,600 of their co-workers lose their jobs. By 1987, 70 percent of the remaining 8,800 workers will also lose their jobs, unless the employees can find a way to raise the approximately \$200 million that will be needed to buy the plant.

This would place quite a burden on these employees. Four hundred of them would have to be laid off even after a buy-out, and the remainder would have to take a 32 percent pay cut. The employees would also have to find a way to finance the modernization of the steel mill, which could cost upwards of \$1 billion over the next decade. The workers shudder when they look at these costs, but also realize that without a buy-out, Weirton will become a ghost town.

A buy-out may turn out to be the best thing that could ever happen to Weirton Steel. There is every indication that employees at employee-owned firms work harder and cooperate with the management to a greater degree, although research in this area is incomplete and sometimes sketchy. Paul Bernstein, a professor at the University of California at Irvine, found that productivity is greater than normal in the plywood co-ops. According to his study, the average co-op worker will do 25 to 43 percent more work than will a worker in a comparable, non-cooperative plywood mill. South Bend Lathe, in Indiana, had been unprofitable for over five years before it was turned over to its employees. Within a year, productivity had risen 25 percent and the firm was soon in the black. Waste, tardiness and absenteeism had also decreased.

The air at these companies is one of cooperation and of working together, rather than one of employees on one side and management on the other. "I think there's more flexibility here," says Fred Leslie, office manager of Astoria Plywood. "There's the opportunity for workers to do many different jobs. We're not limited by the unions' categorizing each person's ability to do work. They can't all do any job, but it's surprising how many jobs some people can do. If

you don't need a person at a certain job on a certain day, for instance, you can use him on another job. You can't always do that with union mills."

Some things that are so common at non-cooperative firms that they are taken for granted don't show up at employee-owned firms. "One of the things that always amused me was that being a fabric mill, we had scissors," says Cox. "Everybody in this plant, including me, has a pair of scissors nearby. We used to buy the damn things by the case. It seemed like we were supplying the whole town with scissors. We're not anymore. We buy a few scissors now and then. The idea is that those scissors belong to me. I own the company. Don't be carrying my darn scissors off."

Regardless of the amount of employee-involvement in how the company is run, all get a share in what the company develops at an employee-held firm. Profits that were once raked in by the boss or were distributed among the outsiders who held stock in the company no longer slip away from the employees' hands. These are redistributed in several different ways,

such as through stock dividends, additions to their pension plans or through annual bonuses. The incentives are there, and the difference shows. In a study by Michael Conte, an assistant professor at the University of New Hampshire, employee-owned firms are much more profitable. In fact, for every one percent of employee-ownership, the firm will be one percent more profitable. A completely employee-held firm, therefore, is twice as profitable as a privately held company.

"I'm a firm believer that the employee-owned firm is a step in the future," says Cox. "I see no reason why the employees of General Motors can't own GM, and I think that will be the next step in our industrial organization. After all, the payroll of most companies represents a considerable part of what they spend. The beauty of all this is that if the corporation is successful, the people who are dirtying their hands to make it successful have a real share in what it makes. That's the key. The guy who's on the floor making it, he gets to share in it. In most companies, they get the bad, the layoffs, but not the good."

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MEDICINE & YOU

by Larry Holden

CONTROLLING YOUR OWN HEALTH

You may be healthy now, but will you be in the next two years? Life changes have an important impact on physical well-being, according to research scientists.

Dr. Thomas Holmes, a University of Washington professor of psychiatry, and Navy psychiatrist Richard Rahe have developed a "life changes test" to determine a person's susceptibility to illness. Based on their extensive findings, the possibility of ill health increases in proportion to the number of increasing life changes.

The Holmes-Rahe test is given below. If you answer "yes" to any of the 43 questions, give yourself the number of points that follow each question. Before you start, give yourself 12 points for making it through the Christmas season—a natural time of stress.

In the last 12 months:

- Has your spouse died? 100
- Have you been divorced? 73
- Have you experienced a marital separation? 65
- Have you had a jail term? 63
- Has a close family member died? 63
- Have you suffered a personal injury or illness? 53
- Did you get married? 50
- Have you been fired at work? 47
- Have you had a marital reconciliation? 45
- Have you retired? 45
- Has there been a change in a family member's health? 44
- Have you (or your spouse) become pregnant? 40
- Have you experienced sexual difficulties? 39
- Has there been an addition to your family? 39
- Have you undergone a major business readjustment? 39
- Have you undergone a change in your financial state? 38
- Has a close friend died? 37
- Have you changed to a different line of work? 36

- Has there been a change in the number of arguments with your spouse? 35
- Do you have a mortgage or loan for a major purchase (home, business, etc.)? 31
- Have you had the foreclosure of a mortgage or loan? 30
- Has there been a change in your work responsibilities? 29
- Has a son or daughter left home? 29
- Have you had trouble with your in-laws? 29
- Have you had an outstanding personal achievement? 28
- Has your spouse begun or stopped work? 26
- Have you started or finished school? 26
- Has there been a change in your living conditions? 25
- Has there been a change of your personal habits? 24
- Have you had trouble with your boss? 23
- Have you had a change in work conditions or hours? 20
- Have you had a change in residence? 20
- Have you had a change in schools? 20
- Have you had a change in recreational habits? 19
- Have you had a change in religious activities? 19
- Have you had a change in social activities? 18
- Do you have a mortgage or loan for a minor purchase (car, television, etc.)? 17
- Have you had a change in your sleeping habits? 16
- Have you had a change in the number of family gatherings? 15
- Have you had a change in eating habits? 15
- Have you had a minor violation of the law? 11

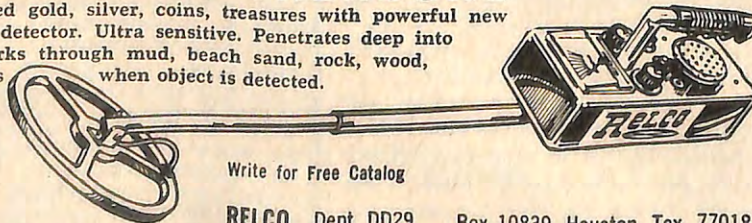
SCORING

If you scored:
150 or less—You have a 30 percent chance of developing an illness or change of health in the next two years.

151 to 299—You have a 50 percent chance

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of developing an illness or change of health in the next two years.

300 or more—You have an 80 percent chance.

If you are to become sick, what kind of illness can you expect? According to Holmes and Rahe, the seriousness of illness increases with the number of changes in your life. So, the lower your score, the less chance you have of becoming seriously ill.

You can, of course, work to prevent illness. The authors of the "life changes test" have devised the following 10 steps you can take to make your own good health a state of mind:

1. Become familiar with life events and the amount of change they require.
2. Put the scale where you and the family can see it easily several times a day.
3. With practice, you can recognize when a life event occurs.
4. Think about the meaning of the event and try to identify some of the feelings you have.
5. Think about the different ways you can adjust best to the event.
6. Take your time arriving at decisions.
7. If possible, anticipate life changes and plan for them well in advance.
8. Pace yourself. It can be done, even if you're in a hurry.
9. Look at the accomplishment of a task as part of daily living and avoid looking at such an achievement as a "stopping point" or a time for "letting down."
10. The more change you have, the more likely you are to get sick. The higher your life change score is, the harder you should work to stay well.

Note: Coming next month—The Will to Survive—Part II of "Controlling Your Own Health."

Departed Brothers

PAST DISTRICT DEPUTY F. L. Smith of Burlington, NC, Lodge died December 2, 1982. Brother Smith served as District Deputy Grand Exalted Ruler for the Central District of North Carolina in 1960-61.

PAST DISTRICT DEPUTY Arthur E. Bowers of Canton, OH, Lodge died January 4, 1983. Brother Bowers served as District Deputy Grand Exalted Ruler for the Northeast South District of Ohio in 1977-78.

PAST DISTRICT DEPUTY Raymond A. Wiley of Ticonderoga, NY, Lodge died May 23, 1982. The news of his passing was received by this magazine only recently.

Brother Wiley served as District Deputy Grand Exalted Ruler for the North District of New York in 1957-58. He also was the chm. of the trustees of the New York State Elks Association from 1963-70.

PAST DISTRICT DEPUTY Loren L. Ewing of Redding, CA, Lodge died November 28, 1982. Brother Ewing served as District Deputy Grand Exalted Ruler for the North District of California in 1944-45.

PAST DISTRICT DEPUTY Andrew J. Dupkas of Lebanon, PA, Lodge died December 4, 1982. Brother Dupkas served as District Deputy Grand Exalted Ruler for the South Central District of Pennsylvania in 1980-81.

DISTRICT DEPUTY Paul J. Sommer of Detroit, MI, Lodge died recently. Brother Sommer served as District Deputy Grand Exalted Ruler for the East District of Michigan.

PAST GRAND LODGE COMMITTEEMAN Arnold D. Fitzgerald of Washington, IN, Lodge died December 17, 1982. He was a member of the GL Ritualistic Committee from 1972-74.

Brother Fitzgerald served as District Deputy Grand Exalted Ruler for the South District of Indiana in 1953-54. He was also a past president of the Indiana Elks Association.

PAST DISTRICT DEPUTY Jack V. Benton of Santa Ana, CA, Lodge died October 31, 1982. Brother Benton served as District Deputy Grand Exalted Ruler for the Orange Coast District of California in 1972-73.

PAST DISTRICT DEPUTY Joseph W. Bergin of Winthrop, MA, Lodge died December 9, 1982. Brother Bergin served as District Deputy Grand Exalted Ruler for the Metropolitan District of Massachusetts in 1958-59.

PAST DISTRICT DEPUTY E. C. "Cliff" Hathaway of Huntington Park, CA, Lodge died November 23, 1982. Brother Hathaway served as District Deputy Grand Exalted Ruler for the South Central District of California in 1970-71.

PAST DISTRICT DEPUTY Elward Wright of Houma, LA, Lodge died December 30, 1982. Brother Wright served as District Deputy Grand Exalted Ruler for the South District of Louisiana from 1939-41. He also served his city as mayor.

PAST DISTRICT DEPUTY Leo E. Dawson of Winthrop, MA, Lodge died January 18, 1983. Brother Dawson served as District Deputy Grand Exalted Ruler for the Metropolitan District of Massachusetts in 1977-78.

PAST GRAND LODGE COMMITTEEMAN L. R. Benson of Rochester, MN, Lodge died January 13, 1983. He was a member of the GL Americanism Committee from 1965-67.

Brother Benson served as District Deputy Grand Exalted Ruler for the South District of Minnesota in 1959-60. He was also secretary of Rochester Lodge for 27 years.

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ELKS NATIONAL SERVICE COMMISSION

"So long as there are veterans in our hospitals, the Benevolent and Protective Order of Elks will never forget them."



A memorial at Beaverton, OR, Lodge, originally dedicated in 1968, lists the names of the 686 Oregonians who died in the Vietnam War. The lodge plans to re-dedicate the memorial in early spring with the addition of 47 names of Oregonians listed as missing in action. Pictured from left are ER Alvin Everson and Brothers Buck Janigian and Bob Kreutzer. The memorial is named in honor of Brother Janigian's son Richard who was killed less than two weeks before he was due to return home from the war. Prior to Richard's death, the lodge had made plans to initiate him.

Fallon, NV, Lodge collected 92 deer hides, 2 antelope hides, and 1 elk hide for the National Service Commission. DDGER Roy Bell, Charles Bemond, secy. and chm. of the Hide Committee, and ER Don Milroy are shown loading the hides for delivery to a tannery in Salt Lake City.



The Elks' ladies of Deale, MD, Lodge presented 35 lap robes to the Washington, DC, Veterans Hospital. Pictured from left are A.A. Gavazzi, director of the hospital; Tom Smith, lodge National Service Committee Chm.; Elks' ladies Mrs. Anne Oelkrug and Mrs. Jane Dillon; Bob Foote, district National Service Committee Chm.; and Ms. Jenx Murray, hospital director of social services.



Members of the San Mateo, CA, Lodge National Service Committee collect clothing which is donated by lodge members. The clothing is distributed among the veterans hospitals in the area. From left are Jim Reilly, Quint Bravo, and Rudy Monte.

TOMAH, WI. The Wisconsin Elks Association donated four AM-FM combination record players, radios, and tape players to the Tomah, WI, VA Medical Center. The presentation was made by State President-elect Arnold Knutson and La Crosse, WI, Lodge ER Harold Worchel. The equipment is for use in the veterans day centers in the hospital.

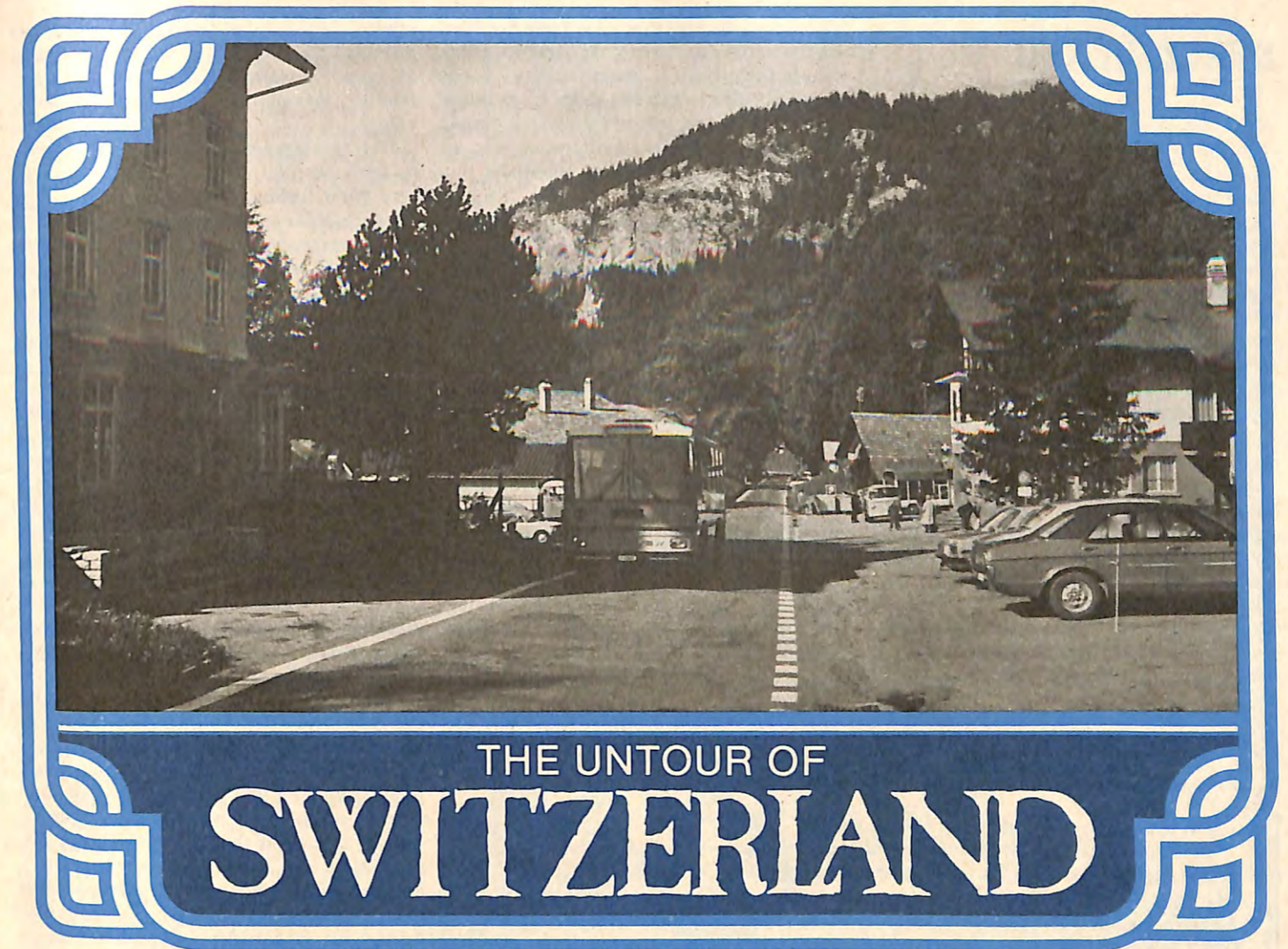
nia Metropolitan District Veterans Service Committee for distribution to Pittsburgh area VA hospitals. This is Brother Jones' seventh consecutive year of collecting cards for veterans, and to date, he has personally collected and donated 2,244 decks.

McKEESPORT, PA. Waldo Jones of McKeesport, PA, Lodge presented 705 decks of playing cards to Frank Berringer of the Pennsylvania

WAKEFIELD, MA. Lodge held its Seventh Annual Sports Night at the Bedford VA Hospital. Through the cooperation of the Lowell Gym, 12 three-round Golden Gloves

matches were held. These events were thoroughly enjoyed by the 200 hospitalized veterans who attended. Throughout the evening the veterans were treated to sandwiches, popcorn, ice cream, punch, and coffee.

POUGHKEEPSIE, NY. Lodge donated a total of \$1,000 to the Castle Point Veterans Hospital for the purchase of a new bingo machine. Five hundred dollars was donated by the lodge's Hawaiian Night Committee and \$500 by the Poughkeepsie Elks' ladies.



THE UNTOUR OF SWITZERLAND

by Jerry Hulse

In a small corner of Pennsylvania, ex-university professor Harold Taussig is doing his homework so that thousands of Americans can enjoy one of Europe's most unusual vacations, a holiday Taussig refers to as the *untour*. Asks Taussig: Wouldn't you rather hear the tinkle of a cowbell than the toot of a taxi? If the reply is yes, well, you've struck a sensitive chord. You qualify for the "untour." And so what's an *untour*, you ask? Taussig explains it as something between a guided tour and do-it-yourself travel, both of which are fraught with certain frustrations. With a guided tour you risk getting caught up in one of those "If it's Tuesday this must be Belgium" situations. And if you dash off on your own, particularly without understanding the language, you'll likely wind up wishing you were back in Oshkosh—or wherever.

But first about Taussig. Several years back he went off to Europe on a sabbatical, learned a few tricks about frugal travel and wound up knocking off a tome titled "Shoestring Sabbatical." Although his book was intended for Ivy League types, it piqued the interest of ordinary travelers, too. As a result, in 1976 Taussig

set aside his textbooks to introduce the *untour*. After setting up a company in Pennsylvania called Idyll Limited, he jetted off to Switzerland in search of inexpensive chalet rentals between Lucerne and Interlaken. The area, as anyone fond of Switzerland knows, is simply spectacular. It's all those picture-postcard scenes you've conjured up whenever considering Switzerland as a destination.

Taussig made a successful sweep of the little European nation, returning with a list of rock-bottom rentals. These he offered to individuals signing up for his *untour*. For mere dollars a day the traveler gets an apartment along with free trip advice, newsletters packed with tips on shopping, sightseeing and touring and, upon arrival in Switzerland, is met by either Taussig or one of his confidants, this for a fraction of what one would pay just for an ordinary room at a big hotel. Consider Taussig's 1982 prices: The cost per person (double occupancy) came to \$16.66 a day for Idyll's three-week *untour*. For three couples sharing a larger apartment it figures out to even less. And if you think that's something to yodel about, these rates are even cheaper than those in 1981.

Some believe Taussig's a might soft in the head; they can't understand how the man can give away his profits, but he explains: "I earned more than pleased me so I decided to give some of it back."

The soft-spoken, 56-year-old educator said it is his conviction that business should reflect, by means of price reductions, gains it makes through increased efficiency, the one method he sees of stemming inflation. At any rate, Taussig's loss (and he doesn't consider it such) is the traveler's gain. So successful has Idyll's *untour* program been that Taussig has branched off to Britain and Germany. Rates in Germany are comparable to those in Switzerland, while those in London are slightly higher, averaging out to about \$22 per person a day in the low season, this for a two-week interlude. The longer one stays, of course, the less one pays, and it's considerably cheaper in Wales.

Idyll's rentals in Germany lie between Bingen-am-Rhein and Koblenz, which affords easy access to excursion boats and the castle country along the Rhine. As in Switzerland, the apartments can be used as home base for excursions to other Ger-

SWITZERLAND

man destinations—Cologne, Bonn, Mainz, Wiesbaden, Frankfurt. Even Munich, Hamburg, Berlin, Luxembourg, Amsterdam and Paris. Apartments in the chalet homes of German families, like those in Switzerland, are completely private, with kitchen facilities, bath, linens and laundry. An Idyll representative meets vacationers at the airport with maps, helps to get them settled and is available by telephone throughout their stay. Besides apartments, Idyll arranges for economical flights between the United States and Europe and prepares the paperwork for car rentals and rail passes.

Taussig selected Switzerland to kick off his European venture because a son, married to a Swiss girl, told him of inexpensive vacation chalets. Idyll's untour started with fewer than a dozen rentals. This year there are 60 in Switzerland alone. From their Swiss home bases, vacationers can reach nearly every corner of the country in a day. It's roughly an hour to Lucerne or Bern, about 2½ hours to Zurich. And in under four hours it's

possible to be hiking the Matterhorn. Part of the untour deal in Switzerland are guided excursions to a cheesemaking village and a folk festival a few miles from home base. In addition, there's a no-host dinner with yodeling, Swiss folk dancing, and an oompah band featuring an alpenhorn.

During orientation sessions Taussig answers questions, teaches vacationers how to use the public transportation system and assists with individual vacation plans. Idyll's guests have a choice of nine villages. Some feature snowy peaks. Others unfold beside lakes. And always there's the melody of cowbells. A surgeon from Orinda, CA, wrote to Taussig after a Swiss holiday: "Oh, how I miss those cows with their big gorgeous, soulful eyes!"

Another woman who went to Switzerland wrote: "One can never know if another trip might have been better, but let's say I just can't imagine how it could ever happen." She went on to wax enthusiastically about her experience during Taussig's untour: "My trip has completely spoiled me. For myself and my 12-year-old daughter it was a truly memorable experience." The "luxury," though, she added, was having a "home base" and the

advice, hiking and festival information provided by Taussig and his team as well as the companionship of other American families staying in homes in the same village.

"To be completely on our own and yet to have familiar faces around us was a very good feeling," she wrote. "Our experience in Switzerland gave me assurance and as we headed to Paris later—this time completely on our own—it was with the confidence instilled by Idyll and the untour. It was a summer I will never forget. I would heartily recommend Idyll and the untour to anyone who wants to really enjoy a country and its people. Not for everyone, perhaps, but for us it was perfect!"

Taussig confides that he gets scores of letters like that one. "People are tired of being herded and pushed off on crowded buses and learning little about the country—or countries—they are visiting," says Taussig. "It is for this very reason we are successful. When someone returns home after taking an untour with Idyll, they are rested, relaxed and know very well where they've been."

In Switzerland, Idyll's guests dine with the burghers, attend village festivals and snooze beneath snug eiderdowns. And because guests have kitchen privileges, there's none of that business of crawling out of bed and having to dress for breakfast. It's all right there. In the village of Meiringen, Idyll's guests gather with other burghers after Sunday services to hear the mayor announce events for the coming week. Said one traveler: "Standing there I just felt a part of it all." Idyll's people soak up local lore in a behind-the-scenes Swiss cultural program that Taussig insists "none can match."

Most chalets are found in villages away from the tension-filled outside world. Mostly they're as peaceful as the dawn. Others rise near central rail lines for easy commutes to other areas of Switzerland. Idyll's untourists are coached in the use of buses and trains, what to look for in stores and markets and how to have a cultural experience. Some leave home early in the morning, travel to the other end of Switzerland and return in time for dinner. Taussig coaches the untourist to take it easy the first day or two to get over the jet lag. Take a long nap, he suggests. And don't do any heavy planning. "Don't think too much," he advises. "Just look, listen." For this is Switzerland, a magical place where the soul will find peace if left quietly alone.

After talking with Taussig I was hooked. I had to see for myself, and so last autumn I traveled to the little alpine village of Hohfluh near the Bernese Oberland region of Switzerland. I had a room in a chalet with a stream that runs by, and there's a meadow with cows and a view of the Alps that even the Swiss shake their heads over. Mornings I hiked to the baker's where everyone gathers to sip cof-

Jim Thorpe—Vindicated?

The answer to that question is: not really.

Some progress has been made, however. On January 18, 1983, Jim Thorpe posthumously received from the International Olympic Committee the two 1912 Olympic gold medals which had been revoked. Attending the ceremony in Los Angeles were six of Thorpe's seven children. Considered by many to be the finest athlete of the 20th century, the Sac-Fox Indian registered four first-place finishes in both the pentathlon and the decathlon in the 1912 Olympics in Stockholm.

When King Gustav V of Sweden summoned Thorpe to the victory stand and placed a laurel wreath around his shoulders for winning the decathlon, he said, "Sir, you are the greatest athlete in the world." He presented the proud Indian with a bronze bust in the likeness of the Swedish ruler. Thorpe was also awarded a silver chalice in the shape of a Viking ship, lined with gold and encrusted with jewels, from the Czar of Russia. The current value of these trophies is estimated at over seven million dollars.

One year after the Olympics it was learned that Jim Thorpe had played semi-pro baseball (for about \$2 a game) for a couple of seasons, which deprived him of his amateur standing. He was stripped of his medals and trophies and his Olympic triumphs deleted from the records.

In recent years, his son Bill Thorpe, and Robert Wheeler, President of the Jim Thorpe Foundation, have engaged in a petition drive urging the restoration of Thorpe's honor. The return of the Olympic gold medals was a significant step forward. But Wheeler points out that many concerned admirers of Thorpe have been misled by the token, and often distorted, media coverage of the medals ceremony. Only the two medals have been returned. The trophies awarded by King Gustav V and the Czar of Russia are still gathering dust in the Olympics Museum in Lausanne, Switzerland.

And most important, Thorpe's tremendous athletic feats have not been restored to the record books.

According to Wheeler, the article, "Jim Thorpe—Is Vindication Near?" by Wayne T. Walker in the November, 1982, issue of *The Elks Magazine* was outstanding, and he is very appreciative of the great response and support received from Elks all over the country. He invites anyone interested in aiding in the continued petition drive to contact him. (Robert Wheeler, 6505 Virginia Hills Ave., Alexandria, VA 22310.)

The goal of the drive is to collect one million signatures before the 1984 California Olympics and bring about the return of the trophies to the United States and the name of Jim Thorpe reinstated in the Olympic records.

fee and eat apple strudel and *linzer* tortes and gossip. It's a cozy spot for one of those days when snowflakes are falling outside. Young Peter Lachner the baker is on the job by 2 o'clock every morning, turning out meringue cookies, loaves of raisin and nut bread, trays of tortes, cakes and shortbread.

I asked his wife, Heidi, "How long have you lived in Hohfluh?" She shook her head quizzically as if this were the strangest question she'd ever been asked. "Why, always. Why?" Heinz Blatter operates the only hotel in the village and he smiled and gave the same answer, "Always." I questioned a farmer and he replied, "My family? How long have we lived here? Forever, I suppose." Hohfluh's furniture maker, Ernst Knuzler, and his wife, Emma, who moved here 20 years ago from Gstaad, are considered newcomers. For the most part, families have been here for generations and their roots are deep, and so there's a cohesiveness and a caring for others that those who come from the cities find refreshing. There's a youthfulness among the villagers that belies their ages. Kathi Thoni who runs a small gift shop across the street from the bakery climbed a 5,000-foot peak a few weeks ago. And she was 77 years old her last birthday.

Hohfluh (pop. 400) rests on a mountainside that faces immense peaks and a glacier on the opposite side of a lovely valley, and the River Arre flows far below. No one can recall a serious crime in this Alpine village. There's not a single cop; the postman makes his rounds by bicycle whenever the weather permits, and in wintertime he goes house to house on skis (there's downhill skiing a couple of miles down the road with lifts and a vertical drop of 4,500 feet). Although barely 60 miles outside Zurich, Hohfluh might as well be a world away. Grindelwald is just beyond Rosenlau Glacier and the Wetterhorn Mountains and Murren, the little Swiss village that's without cars, is only a short train ride away. Hohfluh is mantled with snow during winter and when springtime comes the meadows turn green, the mountains are laced with hiking trails, waterfalls and trout-filled streams, and miles upon miles of wildflowers of every imaginable color that spread across the meadows.

My train was met by Margrit Winterberger, the pretty Swiss woman in whose chalet I would be staying. After my luggage was loaded into a cart we hiked off down a peaceful path between cow barns and meadows to this chalet with the stream running by its door and the window boxes spilling over with geraniums.

I opened the refrigerator and found a pitcher of fresh milk from Hans Winterberger's cows, along with a slab of cheese, breakfast rolls and six bottles of Eichhoff lager. Books lined shelves in the parlor and great, feathery eiderdowns spread their warmth across the beds. It was a

friend's birthday and so a party was held at Heinz Blatter's little 20-room hotel because that's where the town's only restaurant is. Blatter created a memorable meal of sliced veal with a cream and wine sauce and great mounds of *rosti*, those wonderful Swiss fried potatoes. Afterward he appeared with a giant torte that was festooned with candles. The guest of honor, an American, said it was the best birthday party he ever had. It went on until well after midnight while schnapps and beer flowed like the icy waters spilling from Reichenbach Falls. After the bottles ran dry and the singing was finished everyone stumbled off to those chalets lost in all that peaceful darkness.

For the vacationer who'd rather put up in a hotel than a chalet, rates at Blatter's Hotel Kurhaus (it's been in his family for four generations) runs \$14 a day per person with breakfast or \$40 a couple with dinner, room and breakfast. Unlike life in the chalets, though, one must slip down the hall for a bath. (With the chalets go private baths.) Once tourism thrived in Hohfluh. Then one by one the hotels closed. Like tourists everywhere, the Swiss were becoming spoiled. They wanted hotels with private baths, and so now they turn to the chalets, none of

which is cozier than Hans and Margrit Winterberger's. While the rain beat down outside I read, and when the sun shone we hiked through meadows and took the tram to Meiringen in the valley below and sipped rich hot chocolate and rode the bus up a narrow, twisting road to Reichenbach Falls and Rosenlau Glacier, stopping only inches from eternity while a herd of cows passed, their bells, as always, ringing in symphony.

Well, the days passed, inexorably the calendar moved on. It was time to go. I looked across the valley at the autumn colors and closed my eyes. Written indelibly on my mind is that scene, which I know I will resurrect each day for years to come, and each time I do I will feel a certain melancholy but a happiness too. In my mind I will see Margrit Winterberger walking along a sun-dappled country lane and Hans tending his cows, the waterfalls spilling from heaven, and I will hear the cowbells and see the lights flicker on in the valley below. Well, the train—it arrived at last. Slowly it moved away. A wave, a tear, a memory.

For information about *Idyll's* untours write to Hal Taussig, P.O. Box 405, Media, PA, 19063 or telephone (215) 565-5242. ■

did you know.



Come May 11th, Irving Berlin will be 95 years old. Born Israel Baline in Russia, he was five years old when the family came to New York.

Here he sold newspapers, guided a blind singing beggar and worked in vaudeville.

It was a printer's error that gained him the name of I. Berlin. When he wrote his first song, "Mari from Sunny Italy," the printer erroneously credited the words to I. Berlin and the name stuck.

The record isn't clear, but he is listed as having been a member of New York Lodge No. 1, where many actors such as Will Rogers and Harry Houdini belonged.

Some of his top song hits include "Alexander's Ragtime Band," "God Bless America," "White Christmas," "Easter Parade," and "Oh How I Hate To Get Up In the Morning," just to name a few.

Like the Order of Elks, Berlin was generous too.

His World War II musicals earned \$10 million, and Berlin assigned his share of the receipts to the Army Emergency Relief.

But that isn't all, the Boy Scouts and Girl Scouts have been getting royalties from "God Bless America" since 1939.

Irving Berlin may never have heard of

the slogan, "Elks Care," but he's been doing that for a long time.

Five Elks Lodges in the Houston, TX, area have shown the veterans from Houston VA Hospital that they care.

Each year the veterans are given the opportunity to participate in a fishing derby.

Sixty-five patients received coffee and doughnuts before going aboard 26 boats furnished with tackle, bait and help when needed to enjoy a day of deep-water fishing.

Upon returning to shore they were treated to a shrimp dinner, and trophies were awarded for the largest, smallest and most fish caught. On top of that there were door prizes galore.

Participating lodges were Clear Lake No. 2322, Galveston No. 126, Houston No. 151, Mainland No. 2141 and Pasadena No. 1832.

That's one way to adopt a veteran.

Whoops! We accidentally promoted a U.S. Representative to Senator, and on top of that placed him in the wrong state.

In the November issue of *The Elks Magazine* we mentioned that Sen. Sonny Montgomery of Alabama lauded the Elks for our work with veterans, saying that Elks were giving hospitalized veterans the best therapy they could receive.

The only trouble is Mr. Montgomery is a U.S. Representative rather than a Senator, and he is from Mississippi rather than Alabama.

Sorry about that. Just the same, the important thing is the Order received the credit for remembering the veterans.

NEWS OF THE LODGES

(Continued from page 12)



COLONIE, NY, Lodge held a dinner to raise funds for the area's six ambulance squads. At the dinner each squad received a check for \$1,000. Pictured are (from left) Ed Roy, Colonie Village squad, and Norene Wargo, assistant captain of the North Colonie squad, receiving checks from ER Harold Anglin.



TROY, NY, Lodge won the Northeast District Visitation Award. John Savorsky, chm. of the district Interlodge Visitation Committee, presented a plaque to Troy ER James Strife.



WILKES-BARRE, PA. As part of Elks Blood Donor Month, members of Wilkes-Barre, PA, Lodge were encouraged to donate blood at any of five collection points, with the lodge receiving credit for what was given. Est. Lead. Kt. John Jones is pictured donating blood. Observing are Secy. Tom Dugan; Tiler and Chm. Richard Pierce; Robert Knight, regional representative of the American Red Cross; and nurse Marcella Fountain.

JACKSONVILLE BEACH, FL. ER James Calloway (left) of Jacksonville Beach, FL, Lodge presents a "traveling trophy" to Northeast District VP Prime Beaudoin. The trophy will be awarded each year to the lodge in the district whose officers best perform the opening and closing rituals of the lodge at meetings. It will be given into the care for one year to the winning lodge during the Florida state convention in May.



HAGERSTOWN, MD. ER Edwin Kemp (left) of Hagerstown, MD, Lodge presents a check for \$5,000 to John Schaffer, campaign chm., Washington County Hospital. The check represents the lodge's third payment on its pledge of \$25,000. Hagerstown Lodge donated the Coronary Emergency and Fractures rooms in the new wing of the hospital.





TYRONE, PA, Lodge recently held a mortgage-burning ceremony, which was attended by many state dignitaries. Shown burning the mortgage are ER Norman Tubo and Esq. Richard Mich. The mortgage was paid in less than four years.



UNION, NJ. Eagle Scouts from Troop 65 of Union, NJ, were recognized by Union Lodge and district and state officials. Jared Lewis, Eric Rubin, and Alan Barnett, who recently received their Eagle Scout awards, were presented with American flags and citations from the lodge. Elks on hand for the ceremony were (from left) DDGER Glenn Tryon, Scout leader John Trontis, ER Richard Genabith, State Americanism Chm. Arthur Mayer, Jr., Youth Activities Chm. Bill Schuster, and District Americanism Chm. John Simonini.



WAYNE, NJ. ER Ronald Del Balso of Wayne, NJ, Lodge initiated four sons and a son-in-law at a recent lodge meeting. From left are ER Del Balso, sons Dan, Mike, and Ronald, Jr., son-in-law Jack Van Lenten, and son George.

NEW HAVEN, CT, Lodge purchased a new canoe for the Quinnipiac Council, Boy Scouts of America. From left are Roy Croop, chm. of the Eli Whitney District of the council and a member of Butler, PA, Lodge, receiving the check from Edwin Maley, chm. of the GL Youth Activities Committee, and New Haven ER M. Michael Reilly.



HILLSIDE, NJ. For the 46th consecutive year, Hillside, NJ, Lodge held a dinner for the high school football team. This year's team was undefeated and won the conference championship. Pictured from left are high school principal R. Sternberg, head coach Brother Larry Coppola, team captain Guy Jackson, ER Vincent Gucci, team captains Grady Harris and Keith Stitch, and Youth Activities Chm. George MacDonald.

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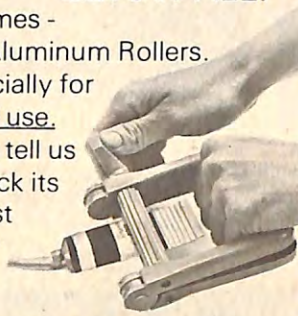
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(Continued on page 42)

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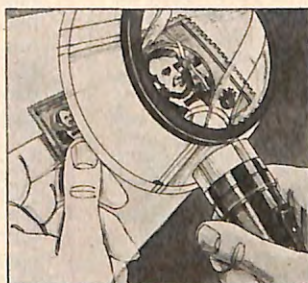
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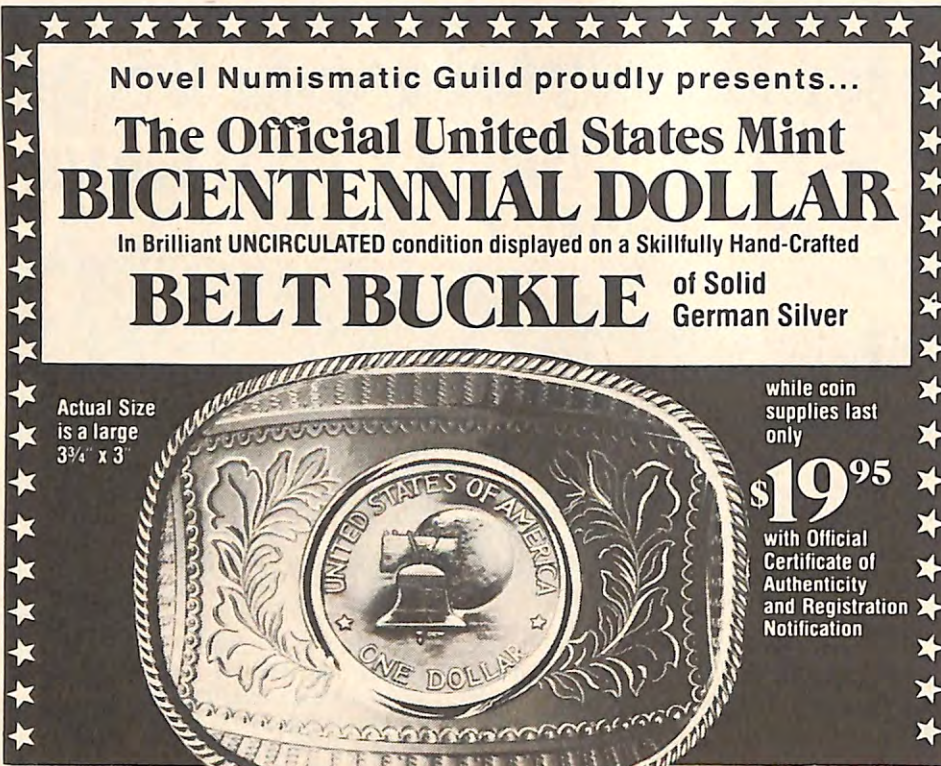
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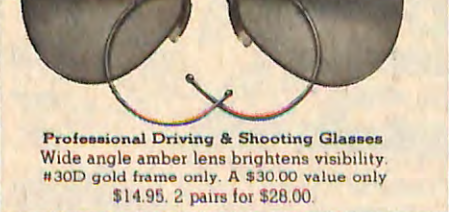
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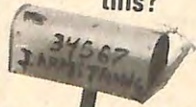
Please send the whole wonderful story of TROY-BILT® Roto Tillers including prices and "OFF-SEASON" SAVINGS now in effect for a limited time.

(Please Print Clearly)

Name _____
Address _____
City _____ State _____ Zip _____

how do others see you?

this?



or this?



Visitors see you the way they see your name on your mailbox.

FATHER'S DAY GIFT IDEA!

<p>2917</p> <p>THE JOHNSONS 2917</p> <p>Style M \$10.95 \$7.95</p>	<p>2917</p> <p>MR & MRS R A JOHNSON</p> <p>Style NM \$15.95 \$11.95</p>
<p>JOHNSON R 1 BOX 17</p> <p>Style MF \$12.95 \$8.95</p>	<p>JACK DEE ARMSTRONG</p> <p>RT 1 BOX 13</p> <p>Style EOM \$21.95 \$17.95</p>
<p>R A JOHNSON 2917</p> <p>Style EM \$14.95 \$10.95</p>	

FACTORY DISCOUNT PRICES

DAY-N-NIGHT MARKERS

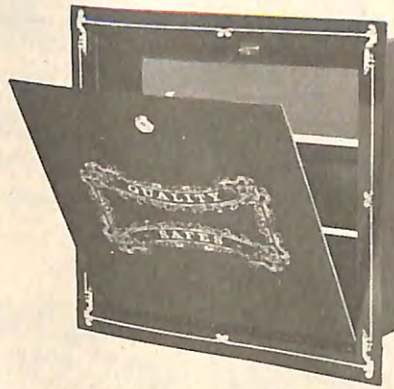
- raised white reflective letters on black rustproof aluminium
- your wording - same both sides; up to 17 characters on long plate, 6 on short
- shipped in one week or less
- specify style, wording and address
- send check or money order; add \$2.00 per marker for postage and handling
- dealer inquiries welcome

HURRY! ORDER NOW!



Dept. 4843, PO 7025
Colorado Springs, CO
80933-7025

Satisfaction Guaranteed or Your Money Back!



Quality Safes... Our Name Says It All

Our innovative wall safes were developed to meet the security needs of businesses and homes, with the convenience, safety and privacy that Quality Safes offer.

The safe is both burglar and fire resistant. The steel cabinet with baked on enamel finish, features welded construction with a 3/16" steel door and an Ace Lock system, making the safe virtually impossible to open when installed. Installation instructions included. Safe fits between existing 16" o.c. studs.

Quality Safes Inc. 929 E. 1st
Meridian, Idaho 83642 (208) 888-6303

Please send me a Quality Safe (two models to select from):
 12" x 16" x 4" Deep \$89.00 plus \$3.00 handling
 16" x 16" x 4" Deep \$99.00 plus \$3.00 handling (shipping included)

SEND ME FREE BROCHURE

Personal check or money order enclosed

Charge to Visa Mastercard Am. Express

Card No. _____ Exp. Date _____

Name _____

Street _____

City _____ State _____ Zip _____

Signature _____

100% Satisfaction Guaranteed Warranty
\$25.00 Handling Outside Continental United States

HELP!

The Elks Magazine postage fees have skyrocketed!

Help us cut costs by reporting any address change to your lodge secretary and The Elks Magazine Circulation Department.

Be sure to include lodge and membership number or an address label from the magazine.

Notice should be sent 6 to 8 weeks before your move.

ATTACH ADDRESS LABEL HERE

New Address:

Name _____

Address _____

City _____

State _____ Zip _____

Lodge No. _____

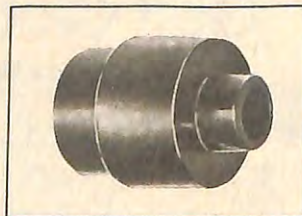
Member No. _____

Mail to: Circulation Manager

The Elks Magazine
425 W. Diversey Pwy.
Chicago, IL 60614

4-83

AT LAST! YOU CAN SHARPEN YOUR NORELCO® SHAVER



Guaranteed to sharpen every rotary shaver including:

- Norelco®
- Sears
- All other brands

ONLY \$2.99

1 YEAR MONEY-BACK GUARANTEE

ORDER TODAY!

STERLING HOUSE, Sterling Building,
Box NS-7433, Garnerville, N.Y. 10923

- Yes, please send me ONE All New Rotary Shaver Sharpener for only \$2.99 plus 70¢ postage and handling.
- SAVE. Get TWO for only \$5.50 plus 95¢ postage and handling.
- SAVE MORE. Order THREE for only \$7.95 plus \$1.25 postage and handling. New York State residents add sales tax.

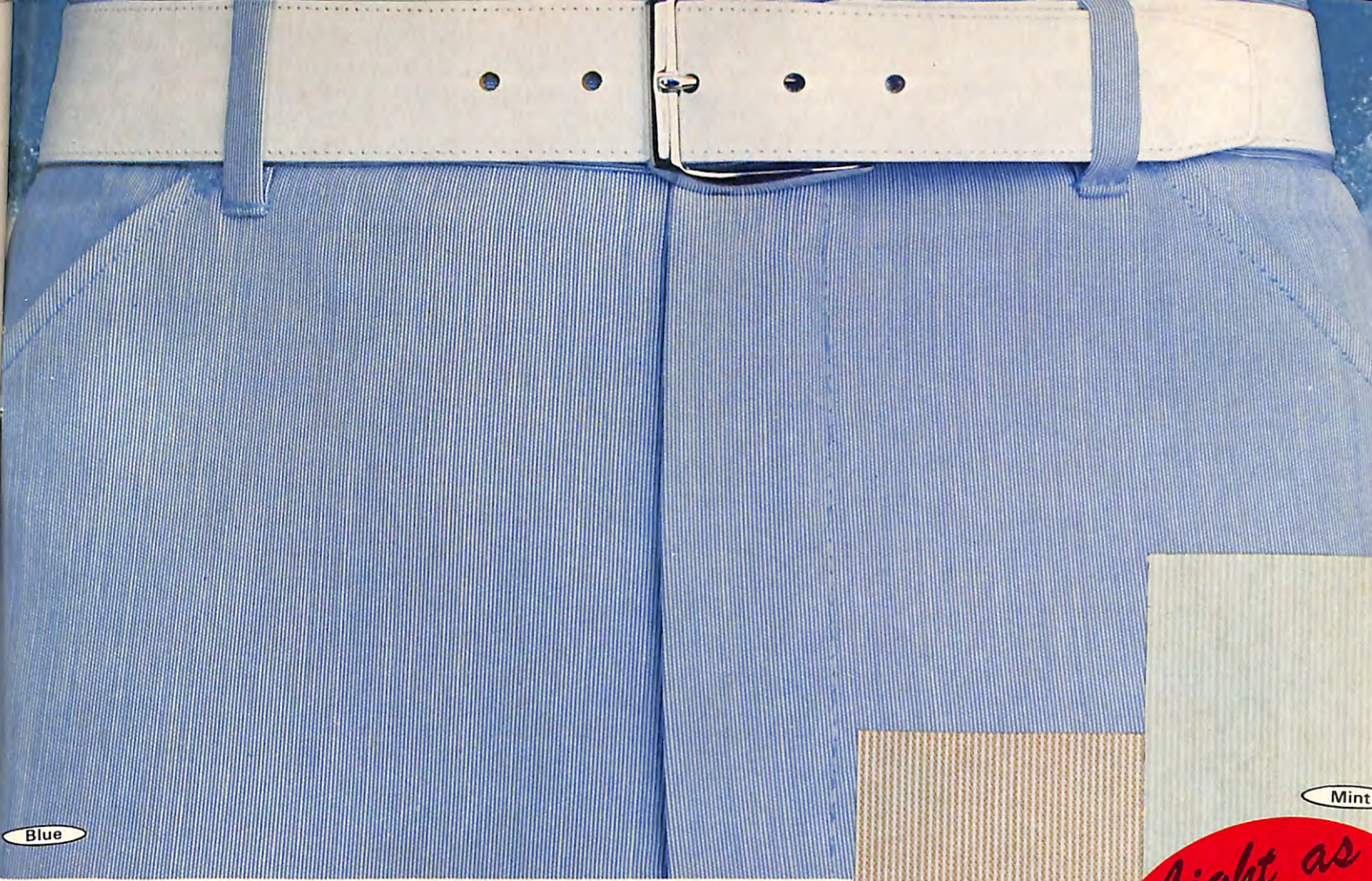
Name _____

Address _____

City _____

State _____ Zip _____

*Norelco is a registered trademark of North American Philips Corporation



Haband's "Pinfeather" SUMMER SLACKS

MEN! Your favorite best looking Executive Summer Slacks are now COOLER, CRISPER, and even BETTER LOOKING THAN EVER! Because Haband, the mail order people from Paterson, N.J., have the new Burlington Mills "Pinfeather" Tropicals, the Successor to Seersucker! And we've got them for you now, not at \$35 or \$50 per pair but instead at a Direct Mail Order PRICE of TWO PAIRS for \$27.95!

COOLER GOOD LOOKS!

Every hot day of Summer, men all over America learn the same costly lesson over and over again: It takes a lot more than light colors to make a genuinely cool pair of Summer Slacks. You need lighter fabrics. You need correct fit. **Relax, men! All you really need is Haband "Pinfeather" Summer Slacks!**

Plus you get top-of-the-line detailing like **"Talon" color-matched unbreakable zipper** • *Hookflex*® Top Closure • Easy entry front slash pockets • Tough, woven no-hole pocketing throughout • Set-in back pockets • *Ban-Rol*® no-roll waistband • Your exact size, 30 to 54. **Best of all, they are True Tropical Weight Machine Wash and Dry easy care, with little or no ironing.**

LOOK AT THIS QUALITY!
You get deluxe Burlington Industries Galey & Lord lightweight Pinfeather weave in 75% deluxe "Dacron" crease-holding polyester and 25% soft, cool long-staple Cotton. It's c-o-o-o-o-l. It *b-r-e-a-t-h-e-s*. And it stays **SHARP ALL SUMMER EVEN IN THE RAIN!**

We urge you to step up now, order direct, and see for yourself what we can do while this remarkable low price lasts. Just fill out this easy coupon for fast, direct-to-your-door service!



HABAND

265 N. 9th Street, Paterson, NJ 07530
Tel. (201) 942-9452

TO KEEP THIS COVER INTACT—USE COUPON ON PAGE 44



*Light as a Feather.
Neat as a Pin!*

2 PAIRS "Pinfeather" SUMMER SLACKS 27.95
Or Take All 3 Only \$41.75

HABAND COMPANY
265 N. 9th St., Paterson, NJ 07530
Hurry Duke! Please send me _____ pairs of Pinfeather Summer Slacks for which I enclose my full remittance of \$_____ plus \$1.95 towards postage and handling.

FIND YOUR SIZE HERE
Waist Sizes: 30-32-34-35-36-37-38-39-40-41-42-43-44-46*-48*-50*-52*-54*
Inseams: Short (27-28), Med. (29-30), Long (31-32), X-Long (33-34)

TO CHARGE: VISA
 MASTERCARD
Acct. # _____
exp. date ____/____/____

*Please add \$1.75 per pair for 46-54.

COLOR	04N	Qty.	Waist	Inseam
BLUE	A			
MINT	B			
TAN	C			

GUARANTEE: I understand that if upon receipt I do not choose to wear the slacks, I may return them within 30 days for a full refund.
728-04N

Check here for the **WHITE Bonded Leather Belt**
Only \$5.95
(Sizes 30 to 54)
766 A How Many?

Name _____
Street _____ Apt. # _____
City _____
State _____ Zip _____

FEET HURT ALL DAY?



Lanolin Foot Balm
Makes them
Feel Great!

GREASELESS LANOLIN FOOT BALM contains active ingredients formulated "just for feet". It is a soothing, greaseless, medicated cream created to provide fast relief for burning, aching, tired feet.

Lanolin is the thick rich substance that acts as a natural protective coating on the surface of the wool fibers found on sheep. It helps keep the fleece soft and luxuriant. Centuries ago Lanolin's natural skin-conditioning properties were discovered. A registered pharmacist, using his many years of experience, combined rich, natural lanolin with six other active ingredients to ease his own foot problems. His wife and friends used it and the word spread rapidly. The pharmacist called on Bob Lee one day and an arrangement was made so that Lee Nutrition could market LANOLIN FOOT BALM exclusively. Thousands of jars have been sold for \$1.49 each—but act now and I will include GREASELESS LANOLIN FOOT BALM free with your order.

FREE WITH EVERY ORDER

Check the box in the order blank and return it with an order for any of the items in this ad and I'll include without charge GREASELESS LANOLIN FOOT BALM.

This offer expires April 30, 1983

Herbal Diuretic 100 Tablets 1.49 500 for 5.99	Neutrants (ANTI-ACID) TABLETS 100 TABLETS 1.25 500 for 5.49	19 GR. 1200 MG. HI-POTENCY LECITHIN 100 CAPSULES 1.09 500 for 4.95
BREWERS YEAST TABLETS 7½ GR. 250 TABLETS 79¢ 1000 for 1.99	VITAMIN A 25,000 UNITS 100 FOR 1.19 500 for 4.75	HIGH FIBER BRAN TABLETS 500 MG. 100 TABLETS 69¢ 500 for 2.99
KELP TABLETS 100 Tablets 35¢ 1000 for 1.50	SUPER ORGANIC IRON TABS 100 TABLETS 1.49 500 for 5.49	CHILDREN'S NATURAL CHEWABLE VITAMINS 100 TABLETS 1.25 500 for 5.49
THE MOST WANTED POTENCY 100 for \$2.89 GINSENG 500 for \$12.95		
100-B COMPLEX 50 Tabs \$3.35 100 Tabs \$5.49	100 MG. EACH OF B-1, B-2, B-6, NIACINAMIDE, CHOLINE, INOSITOL, PANTOTHENIC ACID & PABA. 100 MCG. EACH OF B-12, BIOTIN & FOLIC ACID.	
HOSPITAL BRAND LIP BALM with L-LYSINE ½ oz. \$3.00 2 for \$5.00	Acidophilus CAPSULES 100 CAPSULES 1.79 500 for 8.75	DOLOMITE & BONE MEAL The ideal combination 100 Tablets 59¢ 500 for 2.49
BONE MEAL TABLETS 100 Tablets 49¢ 1000 for 3.69	Vitamin B12 500 mcg. 100 Tablets 1.09 1000 for 7.99	L-LYSINE 500 mg 100 Tablets 2.98 300 for 8.48
"S.O.D." Super Oxide Dismutase 2000 Unit Tablets 50 Tablets 4.00 100 Tablets 7.50 200 Tablets 12.50	HIGH POTENCY VITAMIN B6 50 MG. TABLETS 100 for 89¢ 100 MG. TABLETS 100 for 1.49 250 for 3.65	"Natural 12" A dozen Supplements in ONE tablet Brewer's Yeast, Lecithin, Alfalfa, Kelp, Rose Hips, Whey, Papaya, Apple Pectin, Wheat Germ, Dolomite, Desiccated Liver, Bone Meal. 250 for 1.85 500 for 2.98 1,000 for 5.49
Papaya Papain Digestant 100 Tablets 65¢ 500 for \$2.75	VITAMIN E Beauty Oil 14,000 I.U. 100 ½ fl oz. \$1.49	100 MCG. SELENIUM 100 for 2.25 500 for \$9.95
BALANCED 50 MG. B-COMPLEX HI-POTENCY "LEE-PLEX 50 MG." In 1 cap daily 50 mg. each of Vit B1, B2, B6, Niacinamide, Pantothenic Acid, Choline, Inositol, 30 mg. Para-Aminobenzoic Acid, 50 mcg. each of B12, d-Biotin, 100 mcg. Folic Acid. 50 Caps 1.79 100 Caps 2.69 500 Caps 10.59		



Bob Lee says: "It's hard for me to be modest with

THESE LOW VITAMIN PRICES"

You should just see my fan mail! People will rave about the money they save ... and the convenience of buying by mail. Just try it once. Naturally, you must be completely satisfied or money back.

VITAMINS BY MAIL FROM LEE NUTRITION

Enjoy 3 Nutritious Meals on The
GRAPEFRUIT DIET PILL PLAN AND LOSE WEIGHT FAST
Contains one of the strongest diet aids 90 for **2.98**
modern without prescription. Includes 200 for **5.00**
modern, effective diet plan that lets you 500 for **9.85**
enjoy 3 delicious meals and snacks everyday as you lose weight.
SAME FORMULA OTHERS CHARGED \$5.98 AND UP FOR

SPECIAL OFFER from Bob Lee B821
400 UNIT VITAMIN E CAPSULES
LIMIT ONE OF ANY SIZE TO A FAMILY OFFER EXPIRES 4/30/83
MAIL COUPON WITH ORDER

COMPARE ANYWHERE
 100 for **1.59**
 500 for **7.89**
 1000 for **15.75**

Vitamins for HAIR CARE
100 Day Supply **3.75** 250 Day Supply **6.98**

HI-POTENCY STRESS FORMULA
High Potency B Complex & Vit. C
100 TABS **1.95**
250 for **3.89**

SPECIAL OFFER from Bob Lee B821
500 MG. VITAMIN C with Rose Hips
LIMIT ONE OF ANY SIZE TO A FAMILY OFFER EXPIRES 4/30/83
MAIL COUPON WITH ORDER

COMPARE ANYWHERE
 100 for **87¢**
 500 for **3.99**
 1000 for **7.59**

500 MG. TABS BEE POLLEN
Amazing content of natural life—vital nutrients wonder food of The Bee Colony.
100 for **2.19**
500 for **7.50**

Chelated ZINC 10 MG. TABLETS
100 Tablets **37¢**
1000 for **3.49**

GARLIC OIL CAPSULES
100 CAPSULES **79¢**
500 for **3.19**

NATURAL VITAMIN C With Rose Hips Tablets
AT FANTASTICALLY LOW PRICES

QUANTITY	100 MG	250 MG	500 MG	1,000 MG
100	69¢	95¢	1.39	1.95
500	2.98	4.49	6.59	9.39
1000	5.49	7.99	12.49	17.95

"KEY 4" TABS
KELP, VITAMIN B6, LECITHIN & CIDER VINEGAR
Highest Quality—
Only the low price is different
100 for **79¢** 500 for **2.99**

B-15 "ORIGINAL RUSSIAN FORMULA"
100 Tab Bottle **2.19**
300 Tab Bottle **5.95**

VITAMIN E CAPSULES
MONEY BACK GUARANTEE—HIGHEST QUALITY

SIZE	100 I.U.	200 I.U.	400 I.U.	1,000 I.U.
100	98¢	1.89	2.99	7.89
500	4.85	8.99	14.69	37.98
1000	9.49	17.59	28.49	69.85

Herbal LAXATIVE
100 Tablets **85¢**
500 for **3.49**

B-12
500 MCG. 100 tabs **1.95**
500 for **7.50**

100 Tablets 1.98
500 for **9.49**

ALFALFA TABLETS
100 TABLETS **38¢**
500 for 1.55

DESICCATED LIVER TABLETS
7½ Grain 100 TABLETS **69¢**
1000 for 3.50

COD LIVER OIL CAPS
100 CAPSULES **88¢**
500 for 3.99

PRICES IN THIS AD GOOD TO APRIL 30, 1983

GLUCOMANNAN 500 MG.
90 CAPS **\$6.95** 180 CAPS **\$13.50**

DOLOMITE TABLETS
Laboratory tested
100 Tablets **43¢**
1000 for 1.79

MAIL YOUR ORDER TO:
Lee Nutrition
290 MAIN ST.
CAMBRIDGE, MASS. 02142

MASTER CARD and VISA accepted on orders over \$10.00. Give card number and expiration date. We reserve the right to limit quantities.

INDIVIDUAL B-VITAMIN Tablets

100 mg. VITAMIN B1	1.25	500 for 5.50	1,000 for 9.85
50 mg. VITAMIN B2	1.25	500 for 5.50	1,000 for 9.85
50 mg. NIACIN	85¢	500 for 3.49	1,000 for 5.50
100 mg. NIACINAMIDE	\$1.00	500 for 3.85	1,000 for 6.50
400 mcg. FOLIC ACID	65¢	500 for 2.85	1,000 for 4.95
100 mcg. B12	65¢	500 for 2.50	1,000 for 4.35
300 mcg. BIOTIN	\$1.45	500 for 6.50	1,000 for 10.95
250 mg. CHOLINE	\$1.65	500 for 6.95	1,000 for 12.00
250 mg. INOSITOL	\$3.75	500 for 16.89	1,000 for 29.75
100 mg. PANTO. ACID	\$1.69	500 for 5.75	1,000 for 9.75
100 mg. PABA	\$1.00	500 for 4.50	1,000 for 7.85

QUANTITY	SIZE	NAME OF PRODUCT	TOTAL PRICE

Handling charge (Disregard if order exceeds \$10.00) **\$1.00**

SATISFACTION GUARANTEED TOTAL AMOUNT

If you check this box and mail your order before April 30, 1983 we will include in your order

GREASELESS LANOLIN FOOT BALM FREE

B821

PRINT NAME _____

ADDRESS _____ APT. _____

CITY _____ STATE _____ ZIP _____